

In millions of dollars	Dec. 31, 2018	Net realized/unrealized gains (losses) included in ⁽¹⁾		Transfers		Purchases	Issuances	Sales	Settlements	Dec. 31, 2019	Unrealized gains (losses) still held ⁽³⁾
		Principal transactions	Other ⁽¹⁾⁽²⁾	into Level 3	out of Level 3						
Assets											
Securities borrowed and purchased under agreements to resell	\$ 115	\$ (5)	\$ —	\$ 191	\$ (4)	\$ 195	\$ —	\$ —	\$ (189)	\$ 303	\$ 3
Trading non-derivative assets											
Trading mortgage-backed securities											
U.S. government-sponsored agency guaranteed	156	—	—	54	(72)	160	(1)	(287)	—	10	1
Residential	268	15	—	86	(80)	227	—	(393)	—	123	10
Commercial	77	14	—	150	(105)	136	—	(211)	—	61	(4)
Total trading mortgage-backed securities	\$ 501	\$ 29	\$ —	\$ 290	\$ (257)	\$ 523	\$ (1)	\$ (891)	\$ —	\$ 194	\$ 7
U.S. Treasury and federal agency securities	\$ 1	\$ (9)	\$ —	\$ —	\$ —	\$ 20	\$ —	\$ (11)	\$ (1)	\$ —	\$ —
State and municipal	200	(2)	—	1	(19)	2	—	(118)	—	64	(2)
Foreign government	31	28	—	12	(7)	88	—	(100)	—	52	1
Corporate	360	284	—	213	(86)	323	(29)	(742)	(10)	313	(11)
Marketable equity securities	153	(21)	—	13	(19)	117	—	(143)	—	100	(51)
Asset-backed securities	1,484	(65)	—	51	(127)	738	—	(904)	—	1,177	29
Other trading assets	818	(52)	—	97	(283)	598	36	(630)	(29)	555	(257)
Total trading non-derivative assets	\$ 3,548	\$ 192	\$ —	\$ 677	\$ (798)	\$ 2,409	\$ 6	\$ (3,539)	\$ (40)	\$ 2,455	\$ (284)
Trading derivatives, net⁽⁴⁾											
Interest rate contracts	\$ (154)	\$ 116	\$ —	\$ (129)	\$ 172	\$ 154	\$ 45	\$ (1)	\$ (202)	\$ 1	\$ 2,194
Foreign exchange contracts	(6)	(73)	—	152	(97)	113	—	(114)	20	(5)	(134)
Equity contracts	(784)	(425)	—	(213)	274	(111)	(147)	(8)	(182)	(1,596)	(422)
Commodity contracts	(18)	(121)	—	(15)	(15)	252	—	(133)	(9)	(59)	(33)
Credit derivatives	61	(412)	—	(114)	204	—	—	14	191	(56)	(289)
Total trading derivatives, net⁽⁴⁾	\$ (901)	\$ (915)	\$ —	\$ (319)	\$ 538	\$ 408	\$ (102)	\$ (242)	\$ (182)	\$ (1,715)	\$ 1,316
Investments											
Mortgage-backed securities											
U.S. government-sponsored agency guaranteed	\$ 32	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 32	\$ (1)
Residential	—	—	—	—	—	—	—	—	—	—	—
Commercial	—	—	—	—	—	—	—	—	—	—	—
Total investment mortgage-backed securities	\$ 32	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 32	\$ (1)
U.S. Treasury and federal agency securities	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
State and municipal	708	—	86	14	(318)	430	—	(297)	—	623	82
Foreign government	68	—	2	—	—	145	—	(119)	—	96	2
Corporate	156	—	(14)	3	(94)	—	—	(6)	—	45	—
Marketable equity securities	—	—	—	—	—	—	—	—	—	—	—
Asset-backed securities	187	—	(11)	122	(612)	550	—	(214)	—	22	13
Other debt securities	—	—	—	—	—	—	—	—	—	—	—
Non-marketable equity securities	586	—	(11)	39	(1)	11	—	(151)	(32)	441	16
Total investments	\$ 1,737	\$ —	\$ 52	\$ 178	\$ (1,025)	\$ 1,136	\$ —	\$ (787)	\$ (32)	\$ 1,259	\$ 112

Table continues on the next page.

In millions of dollars	Dec. 31, 2018	Net realized/unrealized gains (losses) included in ⁽¹⁾		Transfers		Purchases	Issuances	Sales	Settlements	Dec. 31, 2019	Unrealized gains (losses) still held ⁽³⁾
		Principal transactions	Other ⁽¹⁾⁽²⁾	into Level 3	out of Level 3						
Loans	\$ 277	\$ —	\$ 192	\$ 148	\$ (189)	\$ 16	\$ —	\$ (40)	\$ (2)	\$ 402	\$ 186
Mortgage servicing rights	584	—	(84)	—	—	—	70	—	(75)	495	(68)
Other financial assets measured on a recurring basis	—	—	96	6	(2)	2	32	(21)	(112)	1	18
Liabilities											
Interest-bearing deposits	\$ 495	\$ —	\$ (16)	\$ 10	\$ (783)	\$ —	\$ 843	\$ —	\$ (366)	\$ 215	\$ (25)
Securities loaned and sold under agreements to repurchase	983	121	—	1	4	—	—	(168)	58	757	(26)
Trading account liabilities											
Securities sold, not yet purchased	586	122	—	68	(443)	19	—	(12)	(48)	48	3
Other trading liabilities	—	—	—	—	—	—	—	—	—	—	—
Short-term borrowings	37	32	—	13	(42)	—	168	—	(131)	13	(1)
Long-term debt	12,570	(1,899)	—	3,304	(4,411)	—	6,766	—	(2,958)	17,169	(1,411)
Other financial liabilities measured on a recurring basis	—	—	4	5	—	—	4	—	(5)	—	—

(1) Net realized/unrealized gains (losses) are presented as increase (decrease) to Level 3 assets, and as (increase) decrease to Level 3 liabilities. Changes in fair value of available-for-sale debt securities are recorded in *AOI*, unless related to credit impairment, while gains and losses from sales are recorded in *Realized gains (losses) from sales of investments* in the Consolidated Statement of Income.

(2) Unrealized gains (losses) on MSRs are recorded in *Other revenue* in the Consolidated Statement of Income.

(3) Represents the amount of total gains or losses for the period, included in earnings (and *AOI* for changes in fair value of available-for-sale debt securities and DVA on fair value option liabilities), attributable to the change in fair value relating to assets and liabilities classified as Level 3 that are still held at December 31, 2019.

(4) Total Level 3 derivative assets and liabilities have been netted in these tables for presentation purposes only.

Level 3 Fair Value Rollforward

The following were the significant Level 3 transfers for the period December 31, 2019 to December 31, 2020:

- During the 12 months ended December 31, 2020, transfers of *Interest rate contracts* of \$1.6 billion from Level 2 to Level 3 were due to interest rate option volatility becoming an unobservable and/or significant input relative to the overall valuation of inflation and other interest rate derivatives.
- During the 12 months ended December 31, 2020, \$6.6 billion of *Long-term debt* containing embedded derivatives was transferred from Level 2 to Level 3, as a result of interest rate option volatility, equity correlation and credit derivative inputs becoming unobservable and/or significant input relative to the overall valuation of certain structured long-term debt products. In other instances, market changes resulted in unobservable volatility inputs becoming insignificant to the overall valuation of the instrument (e.g., when an option becomes deep-in or deep-out of the money). This has resulted in \$2.6 billion of certain structured long-term debt products being transferred from Level 3 to Level 2 during the 12 months ended December 31, 2020.

The following were the significant Level 3 transfers for the period December 31, 2018 to December 31, 2019:

- Transfers of *Long-term debt* of \$3.3 billion from Level 2 to Level 3, and of \$4.4 billion from Level 3 to Level 2, mainly related to structured debt, reflecting changes in the significance of unobservable inputs as well as certain underlying market inputs becoming less or more observable.

Valuation Techniques and Inputs for Level 3 Fair Value Measurements

The Company's Level 3 inventory consists of both cash instruments and derivatives of varying complexity. The valuation methodologies used to measure the fair value of these positions include discounted cash flow analysis, internal models and comparative analysis. A position is classified within Level 3 of the fair value hierarchy when one or more unobservable inputs are used that are considered significant to its valuation. The specific reason an input is deemed unobservable varies; for example, at least one significant input to the pricing model is not observable in the market, at

least one significant input has been adjusted to make it more representative of the position being valued or the price quote available does not reflect sufficient trading activities.

The following tables present the valuation techniques covering the majority of Level 3 inventory and the most significant unobservable inputs used in Level 3 fair value measurements. Differences between this table and amounts presented in the Level 3 Fair Value Rollforward table represent individually immaterial items that have been measured using a variety of valuation techniques other than those listed.

<i>As of December 31, 2020</i>	Fair value ⁽¹⁾ <i>(in millions)</i>	Methodology	Input	Low ⁽²⁾⁽³⁾	High ⁽²⁾⁽³⁾	Weighted average ⁽⁴⁾
Assets						
Securities borrowed and purchased under agreements to resell	\$ 320	Model-based	Credit spread	15 bps	15 bps	15 bps
			Interest rate	0.30 %	0.35 %	0.32 %
Mortgage-backed securities	\$ 344	Price-based	Price	\$ 30	\$ 111	\$ 80
		Yield analysis	Yield	2.63 %	21.80 %	10.13 %
State and municipal, foreign government, corporate and other debt securities	\$ 1,566	Price-based	Price	\$ —	\$ 2,265	\$ 90
		Model-based	Credit spread	35 bps	375 bps	226 bps
Marketable equity securities⁽⁵⁾	\$ 36	Model-based	Price	\$ —	\$ 31,000	\$ 5,132
		Price-based	WAL	1.48 years	1.48 years	1.48 years
			Recovery <i>(in millions)</i>	\$ 5,733	\$ 5,733	\$ 5,733
Asset-backed securities	\$ 863	Price-based	Price	\$ 2	\$ 157	\$ 59
		Yield analysis	Yield	3.77 %	21.77 %	9.01 %
Non-marketable equities	\$ 205	Comparables analysis	Illiquidity discount	10.00 %	45.00 %	25.29 %
			PE ratio	13.60x	28.00x	22.83x
		Price-based	Price	\$ 136	\$ 2,041	\$ 1,647
			EBITDA multiples	3.30x	36.70x	15.10x
			Adjustment factor	0.20x	0.61x	0.25x
			Appraised value <i>(in thousands)</i>	\$ 287	\$ 39,745	\$ 21,754
			Revenue multiple	2.70x	28.00x	8.92x
Derivatives—gross⁽⁶⁾						
Interest rate contracts (gross)	\$ 5,143	Model-based	Inflation volatility	0.27 %	2.36 %	0.78 %
			IR normal volatility	0.11 %	0.73 %	0.52 %
Foreign exchange contracts (gross)	\$ 1,296	Model-based	FX volatility	1.70 %	12.63 %	5.41 %
			Contingent event	100.00 %	100.00 %	100.00 %
			Interest rate	0.84 %	84.09 %	17.55 %
			IR normal volatility	0.11 %	0.52 %	0.46 %
			IR-FX correlation	40.00 %	60.00 %	50.00 %
			IR-IR correlation	(21.71)%	40.00 %	38.09 %
Equity contracts (gross)⁽⁷⁾	\$ 7,330	Model-based	Equity volatility	5.00 %	91.43 %	42.74 %
			Forward price	65.88 %	105.20 %	91.82 %
Commodity and other contracts (gross)	\$ 1,636	Model-based	Commodity correlation	(44.92)%	95.91 %	70.60 %
			Commodity volatility	0.16 %	80.17 %	23.72 %
			Forward price	15.40 %	262.00 %	98.53 %
Credit derivatives (gross)	\$ 1,854	Model-based	Credit spread	3.50 bps	352.35 bps	99.89 bps

<i>As of December 31, 2020</i>	Fair value⁽¹⁾ <i>(in millions)</i>	Methodology	Input	Low⁽²⁾⁽³⁾	High⁽²⁾⁽³⁾	Weighted average⁽⁴⁾
	408	Price-based	Recovery rate	20.00 %	60.00 %	41.60 %
			Credit correlation	25.00 %	80.00 %	43.36 %
			Upfront points	— %	107.20 %	48.10 %
Loans and leases	\$ 1,804	Model-based	Equity volatility	24.65 %	83.09 %	58.23 %
Mortgage servicing rights	258	Cash flow	Yield	2.86 %	16.00 %	6.32 %
	78	Model-based	WAL	2.66 years	5.40 years	4.46 years
Liabilities						
Interest-bearing deposits	\$ 206	Model-based	IR Normal volatility	0.11 %	0.73 %	0.54 %
Securities loaned and sold under agreements to repurchase	\$ 631	Model-based	Interest rate	0.08 %	1.86 %	0.71 %
Trading account liabilities						
Securities sold, not yet purchased and other trading liabilities	\$ 178	Model-based	IR lognormal volatility	52.06 %	128.87 %	89.82 %
	62	Price-based	Price	\$ —	\$ 866	\$ 80
			Interest rate	10.03 %	20.07 %	13.70 %
Short-term borrowings and long-term debt	\$ 24,827	Model-based	IR Normal volatility	0.11 %	0.73 %	0.51 %
			Forward price	15.40 %	262.00 %	92.48 %

<i>As of December 31, 2019</i>	Fair value⁽¹⁾ <i>(in millions)</i>	Methodology	Input	Low⁽²⁾⁽³⁾	High⁽²⁾⁽³⁾	Weighted average⁽⁴⁾
Assets						
Securities borrowed and purchased under agreements to resell	\$ 303	Model-based	Credit spread	15 bps	15 bps	15 bps
			Interest rate	1.59 %	3.67 %	2.72 %
Mortgage-backed securities	\$ 196	Price-based	Price	\$ 36	\$ 505	\$ 97
	22	Model-based				
State and municipal, foreign government, corporate and other debt securities	\$ 880	Model-based	Price	\$ —	\$ 1,238	\$ 90
	677	Price-based	Credit spread	35 bps	295 bps	209 bps
Marketable equity securities ⁽⁵⁾	\$ 70	Price-based	Price	\$ —	\$ 38,500	\$ 2,979
	30	Model-based	WAL	1.48 years	1.48 years	1.48 years
			Recovery <i>(in millions)</i>	\$ 5,450	\$ 5,450	\$ 5,450
Asset-backed securities	\$ 812	Price-based	Price	\$ 4	\$ 103	\$ 60
	368	Yield analysis	Yield	0.61 %	23.38 %	8.88 %
Non-marketable equities	\$ 316	Comparables analysis	EBITDA multiples	7.00x	17.95x	10.34x
	97	Price-based	Appraised value <i>(in thousands)</i>	\$ 397	\$ 33,246	\$ 8,446
			Price	\$ 3	\$ 2,019	\$ 1,020
			PE ratio	14.70x	28.70x	20.54x
			Price to book ratio	1.50x	3.00x	1.88x
			Discount to price	— %	10.00 %	2.32 %
Derivatives—gross⁽⁶⁾						
Interest rate contracts (gross)	\$ 2,196	Model-based	Inflation volatility	0.21 %	2.74 %	0.79 %
			Mean reversion	1.00 %	20.00 %	10.50 %
			IR normal volatility	0.09 %	0.66 %	0.53 %
Foreign exchange contracts (gross)	\$ 1,099	Model-based	FX volatility	1.27 %	12.16 %	9.17 %
			IR normal volatility	0.27 %	0.66 %	0.58 %
			FX rate	37.39 %	586.84 %	80.64 %
			Interest rate	2.72 %	56.14 %	13.11 %

			IR-IR correlation	(51.00)%	40.00 %	32.00 %
			IR-FX correlation	40.00 %	60.00 %	50.00 %
Equity contracts (gross) ⁽⁷⁾	\$	2,076	Model-based	Equity volatility	3.16 %	52.80 %
				Forward price	62.60 %	112.69 %
				WAL	1.48 years	1.48 years
				Recovery (in millions)	\$ 5,450	\$ 5,450
					\$ 5,450	\$ 5,450
Commodity and other contracts (gross)	\$	1,487	Model-based	Forward price	37.62 %	362.57 %
				Commodity volatility	5.25 %	93.63 %
				Commodity correlation	(39.65)%	87.81 %
Credit derivatives (gross)	\$	613	Model-based	Credit spread	8 bps	283 bps
		341	Price-based	Upfront points	2.59 %	99.94 %
				Price	\$ 12	\$ 100
					\$ 87	\$ 87
				Credit correlation	25.00 %	87.00 %
				Recovery rate	20.00 %	65.00 %
Loans and leases	\$	378	Model-based	Credit spread	9 bps	52 bps
				Equity volatility	32.00 %	32.00 %
Mortgage servicing rights	\$	418	Cash flow	Yield	1.78 %	12.00 %
		77	Model-based	WAL	4.07 years	8.13 years
					6.61 years	6.61 years
Liabilities						
Interest-bearing deposits	\$	215	Model-based	Mean reversion	1.00 %	20.00 %
				Forward price	97.59 %	111.06 %
Securities loaned and sold under agreements to repurchase	\$	757	Model-based	Interest rate	1.59 %	2.38 %
Trading account liabilities						
Securities sold, not yet purchased	\$	46	Price-based	Price	\$ —	\$ 866
Short-term borrowings and long-term debt		17,182	Model-based	Mean reversion	1.00 %	20.00 %
				IR normal volatility	0.09 %	0.66 %
				Forward price	37.62 %	362.57 %
				Equity-IR correlation	15.00 %	44.00 %
					32.66 %	32.66 %

(1) The fair value amounts presented in these tables represent the primary valuation technique or techniques for each class of assets or liabilities.

(2) Some inputs are shown as zero due to rounding.

(3) When the low and high inputs are the same, there is either a constant input applied to all positions, or the methodology involving the input applies to only one large position.

(4) Weighted averages are calculated based on the fair values of the instruments.

(5) For equity securities, the price inputs are expressed on an absolute basis, not as a percentage of the notional amount.

(6) Both trading and nontrading account derivatives—assets and liabilities—are presented on a gross absolute value basis.

(7) Includes hybrid products.

Uncertainty of Fair Value Measurements Relating to Unobservable Inputs

Valuation uncertainty arises when there is insufficient or disperse market data to allow a precise determination of the exit value of a fair-valued position or portfolio in today's market. This is especially prevalent in Level 3 fair value instruments, where uncertainty exists in valuation inputs that may be both unobservable and significant to the instrument's (or portfolio's) overall fair value measurement. The uncertainties associated with key unobservable inputs on the Level 3 fair value measurements may not be independent of one another. In addition, the amount and direction of the uncertainty on a fair value measurement for a given change in

an unobservable input depends on the nature of the instrument as well as whether the Company holds the instrument as an asset or a liability. For certain instruments, the pricing, hedging and risk management are sensitive to the correlation between various inputs rather than on the analysis and aggregation of the individual inputs.

The following section describes some of the most significant unobservable inputs used by the Company in Level 3 fair value measurements.

Correlation

Correlation is a measure of the extent to which two or more variables change in relation to each other. A variety of

correlation-related assumptions are required for a wide range of instruments, including equity and credit baskets, foreign exchange options, CDOs backed by loans or bonds, mortgages, subprime mortgages and many other instruments. For almost all of these instruments, correlations are not directly observable in the market and must be calculated using alternative sources, including historical information. Estimating correlation can be especially difficult where it may vary over time, and calculating correlation information from market data requires significant assumptions regarding the informational efficiency of the market (e.g., swaption markets). Uncertainty therefore exists when an estimate of the appropriate level of correlation as an input into some fair value measurements is required.

Changes in correlation levels can have a substantial impact, favorable or unfavorable, on the value of an instrument, depending on its nature. A change in the default correlation of the fair value of the underlying bonds comprising a CDO structure would affect the fair value of the senior tranche. For example, an increase in the default correlation of the underlying bonds would reduce the fair value of the senior tranche, because highly correlated instruments produce greater losses in the event of default and a portion of these losses would become attributable to the senior tranche. That same change in default correlation would have a different impact on junior tranches of the same structure.

Volatility

Volatility represents the speed and severity of market price changes and is a key factor in pricing options. Volatility generally depends on the tenor of the underlying instrument and the strike price or level defined in the contract. Volatilities for certain combinations of tenor and strike are not observable and need to be estimated using alternative methods, such as using comparable instruments, historical analysis or other sources of market information. This leads to uncertainty around the final fair value measurement of instruments with unobservable volatilities.

The general relationship between changes in the value of a portfolio to changes in volatility also depends on changes in interest rates and the level of the underlying index. Generally, long option positions (assets) benefit from increases in volatility, whereas short option positions (liabilities) will suffer losses. Some instruments are more sensitive to changes in volatility than others. For example, an at-the-money option would experience a greater percentage change in its fair value than a deep-in-the-money option. In addition, the fair value of an option with more than one underlying security (e.g., an option on a basket of bonds) depends on the volatility of the individual underlying securities as well as their correlations.

Yield

In some circumstances, the yield of an instrument is not observable in the market and must be estimated from historical data or from yields of similar securities. This estimated yield may need to be adjusted to capture the characteristics of the security being valued. In other situations, the estimated yield may not represent sufficient market liquidity and must be adjusted as well. Whenever the amount of the adjustment is

significant to the value of the security, the fair value measurement is classified as Level 3.

Adjusted yield is generally used to discount the projected future principal and interest cash flows on instruments, such as asset-backed securities. Adjusted yield is impacted by changes in the interest rate environment and relevant credit spreads.

Prepayment

Voluntary unscheduled payments (prepayments) change the future cash flows for the investor and thereby change the fair value of the security. The effect of prepayments is more pronounced for residential mortgage-backed securities. An increase in prepayments—in speed or magnitude—generally creates losses for the holder of these securities. Prepayment is generally negatively correlated with delinquency and interest rate. A combination of low prepayments and high delinquencies amplifies each input's negative impact on a mortgage securities' valuation. As prepayment speeds change, the weighted average life of the security changes, which impacts the valuation either positively or negatively, depending upon the nature of the security and the direction of the change in the weighted average life.

Recovery

Recovery is the proportion of the total outstanding balance of a bond or loan that is expected to be collected in a liquidation scenario. For many credit securities (such as asset-backed securities), there is no directly observable market input for recovery, but indications of recovery levels are available from pricing services. The assumed recovery of a security may differ from its actual recovery that will be observable in the future. The recovery rate impacts the valuation of credit securities. Generally, an increase in the recovery rate assumption increases the fair value of the security. An increase in loss severity, the inverse of the recovery rate, reduces the amount of principal available for distribution and, as a result, decreases the fair value of the security.

Credit Spread

Credit spread is a component of the security representing its credit quality. Credit spread reflects the market perception of changes in prepayment, delinquency and recovery rates, therefore capturing the impact of other variables on the fair value. Changes in credit spread affect the fair value of securities differently depending on the characteristics and maturity profile of the security. For example, credit spread is a more significant driver of the fair value measurement of a high yield bond as compared to an investment grade bond. Generally, the credit spread for an investment grade bond is also more observable and less volatile than its high yield counterpart.

Items Measured at Fair Value on a Nonrecurring Basis

Certain assets and liabilities are measured at fair value on a nonrecurring basis and, therefore, are not included in the tables above. These include assets measured at cost that have been written down to fair value during the periods as a result of an impairment. These also include non-marketable equity securities that have been measured using the measurement alternative and are either (i) written down to fair value during the periods as a result of an impairment or (ii) adjusted upward or downward to fair value as a result of a transaction observed during the periods for the identical or similar investment of the same issuer. In addition, these assets include loans held-for-sale and other real estate owned that are measured at the lower of cost or market value.

The following tables present the carrying amounts of all assets that were still held for which a nonrecurring fair value measurement was recorded:

<i>In millions of dollars</i>	Fair value	Level 2	Level 3
December 31, 2020			
Loans HFS ⁽¹⁾	\$ 3,375	\$ 478	\$ 2,897
Other real estate owned	17	4	13
Loans ⁽²⁾	1,015	679	336
Non-marketable equity securities measured using the measurement alternative	315	312	3
Total assets at fair value on a nonrecurring basis	\$ 4,722	\$ 1,473	\$ 3,249

<i>In millions of dollars</i>	Fair value	Level 2	Level 3
December 31, 2019			
Loans HFS ⁽¹⁾	\$ 4,579	\$ 3,249	\$ 1,330
Other real estate owned	20	6	14
Loans ⁽²⁾	344	93	251
Non-marketable equity securities measured using the measurement alternative	249	249	—
Total assets at fair value on a nonrecurring basis	\$ 5,192	\$ 3,597	\$ 1,595

- (1) Net of fair value amounts on the unfunded portion of loans HFS recognized as *Other liabilities* on the Consolidated Balance Sheet.
- (2) Represents impaired loans held for investment whose carrying amount is based on the fair value of the underlying collateral less costs to sell, primarily real estate.

The fair value of loans HFS is determined where possible using quoted secondary-market prices. If no such quoted price exists, the fair value of a loan is determined using quoted prices for a similar asset or assets, adjusted for the specific attributes of that loan. Fair value for the other real estate owned is based on appraisals. For loans whose carrying amount is based on the fair value of the underlying collateral, the fair values depend on the type of collateral. Fair value of the collateral is typically estimated based on quoted market prices if available, appraisals or other internal valuation techniques.

Where the fair value of the related collateral is based on an unadjusted appraised value, the loan is generally classified as Level 2. Where significant adjustments are made to the appraised value, the loan is classified as Level 3. In addition, for corporate loans, appraisals of the collateral are often based on sales of similar assets; however, because the prices of similar assets require significant adjustments to reflect the unique features of the underlying collateral, these fair value measurements are generally classified as Level 3.

The fair value of non-marketable equity securities under the measurement alternative is based on observed transaction prices for the identical or similar investment of the same issuer, or an internal valuation technique in the case of an impairment. Where significant adjustments are made to the observed transaction price or when an internal valuation technique is used, the security is classified as Level 3. Fair value may differ from the observed transaction price due to a number of factors, including marketability adjustments and differences in rights and obligations when the observed transaction is not for the identical investment held by Citi.

Valuation Techniques and Inputs for Level 3 Nonrecurring Fair Value Measurements

The following tables present the valuation techniques covering the majority of Level 3 nonrecurring fair value measurements and the most significant unobservable inputs used in those measurements:

<i>As of December 31, 2020</i>	Fair value ⁽¹⁾ <i>(in millions)</i>	Methodology	Input	Low ⁽²⁾	High	Weighted average ⁽³⁾
Loans HFS	\$ 2,683	Price-based	Price	\$ 79	\$ 100	\$ 98
Other real estate owned	\$ 7	Price-based	Appraised value ⁽⁴⁾	\$ 3,110,711	\$ 4,241,357	\$ 3,586,975
	4	Recovery analysis	Price	51	51	51
Loans ⁽⁵⁾	\$ 147	Price-based	Price	\$ 2	\$ 49	\$ 23
	73	Recovery analysis	Recovery rate	0.99 %	78.00 %	13.37 %
			Appraised value ⁽⁴⁾	\$ 34	\$ 43,646,426	\$ 17,762,950

<i>As of December 31, 2019</i>	Fair value ⁽¹⁾ <i>(in millions)</i>	Methodology	Input	Low ⁽²⁾	High	Weighted average ⁽³⁾
Loans HFS	\$ 1,320	Price-based	Price	\$ 86	\$ 100	\$ 99
Other real estate owned	\$ 11	Price-based	Appraised value ⁽⁴⁾	\$2,297,358	\$ 8,394,102	\$ 5,615,884
	5	Recovery analysis				
Loans ⁽⁵⁾	\$ 100	Recovery analysis	Recovery rate	0.57 %	100.00 %	64.78 %
	54	Cash flow	Price	\$ 2	\$ 54	\$ 27
	47	Price-based	Cost of capital	0.10 %	100.00 %	54.84 %
	66	Price-based	Price	\$17,521,218	\$ 43,646,426	\$ 30,583,822

(1) The fair value amounts presented in this table represent the primary valuation technique or techniques for each class of assets or liabilities.

(2) Some inputs are shown as zero due to rounding.

(3) Weighted averages are calculated based on the fair values of the instruments.

(4) Appraised values are disclosed in whole dollars.

(5) Represents impaired loans held for investment whose carrying amount is based on the fair value of the underlying collateral less costs to sell, primarily real estate.

Nonrecurring Fair Value Changes

The following tables present total nonrecurring fair value measurements for the period, included in earnings, attributable to the change in fair value relating to assets that were still held:

<i>In millions of dollars</i>	Year ended December 31, 2020
Loans HFS	\$ (91)
Other real estate owned	(1)
Loans ⁽¹⁾	(137)
Non-marketable equity securities measured using the measurement alternative	70
Total nonrecurring fair value gains (losses)	\$ (159)

<i>In millions of dollars</i>	Year ended December 31, 2019
Loans HFS	\$ —
Other real estate owned	(1)
Loans ⁽¹⁾	(56)
Non-marketable equity securities measured using the measurement alternative	99
Total nonrecurring fair value gains (losses)	\$ 42

(1) Represents loans held for investment whose carrying amount is based on the fair value of the underlying collateral less costs to sell, primarily real estate.

Estimated Fair Value of Financial Instruments Not Carried at Fair Value

The following tables present the carrying value and fair value of Citigroup's financial instruments that are not carried at fair value. The tables below therefore exclude items measured at fair value on a recurring basis presented in the tables above.

The disclosure also excludes leases, affiliate investments, pension and benefit obligations, certain insurance contracts and tax-related items. Also, as required, the disclosure excludes the effect of taxes, any premium or discount that could result from offering for sale at one time the entire holdings of a particular instrument, excess fair value associated with deposits with no fixed maturity and other expenses that would be incurred in a market transaction. In addition, the tables exclude the values of non-financial assets and liabilities, as well as a wide range of franchise, relationship and intangible values, which are integral to a full assessment of Citigroup's financial position and the value of its net assets.

Fair values vary from period to period based on changes in a wide range of factors, including interest rates, credit quality and market perceptions of value, and as existing assets and liabilities run off and new transactions are entered into.

<i>In billions of dollars</i>	December 31, 2020		Estimated fair value		
	Carrying value	Estimated fair value	Level 1	Level 2	Level 3
Assets					
Investments	\$ 110.3	\$ 113.2	\$ 23.3	\$ 87.0	\$ 2.9
Securities borrowed and purchased under agreements to resell	109.5	109.5	—	109.5	—
Loans ⁽¹⁾⁽²⁾	643.3	663.9	—	0.6	663.3
Other financial assets ⁽²⁾⁽³⁾	383.2	383.2	291.5	18.1	73.6
Liabilities					
Deposits	\$ 1,278.7	\$ 1,278.8	\$ —	\$ 1,093.3	\$ 185.5
Securities loaned and sold under agreements to repurchase	139.3	139.3	—	139.3	—
Long-term debt ⁽⁴⁾	204.6	221.2	—	197.8	23.4
Other financial liabilities ⁽⁵⁾	102.4	102.4	—	19.2	83.2

<i>In billions of dollars</i>	December 31, 2019		Estimated fair value		
	Carrying value	Estimated fair value	Level 1	Level 2	Level 3
Assets					
Investments	\$ 86.4	\$ 87.8	\$ 1.9	\$ 83.8	\$ 2.1
Securities borrowed and purchased under agreements to resell	98.1	98.1	—	98.1	—
Loans ⁽¹⁾⁽²⁾	681.2	677.7	—	4.7	673.0
Other financial assets ⁽²⁾⁽³⁾	262.4	262.4	177.6	16.3	68.5
Liabilities					
Deposits	\$ 1,068.3	\$ 1,066.7	\$ —	\$ 875.5	\$ 191.2
Securities loaned and sold under agreements to repurchase	125.7	125.7	—	125.7	—
Long-term debt ⁽⁴⁾	193.0	203.8	—	187.3	16.5
Other financial liabilities ⁽⁵⁾	110.2	110.2	—	37.5	72.7

(1) The carrying value of loans is net of the *Allowance for credit losses on loans* of \$25.0 billion for December 31, 2020 and \$12.8 billion for December 31, 2019. In addition, the carrying values exclude \$0.7 billion and \$1.4 billion of lease finance receivables at December 31, 2020 and 2019, respectively.

(2) Includes items measured at fair value on a nonrecurring basis.

(3) Includes cash and due from banks, deposits with banks, brokerage receivables, reinsurance recoverables and other financial instruments included in *Other assets* on the Consolidated Balance Sheet, for all of which the carrying value is a reasonable estimate of fair value.

(4) The carrying value includes long-term debt balances under qualifying fair value hedges.

- (5) Includes brokerage payables, separate and variable accounts, short-term borrowings (carried at cost) and other financial instruments included in *Other liabilities* on the Consolidated Balance Sheet, for all of which the carrying value is a reasonable estimate of fair value.

The estimated fair values of the Company's corporate unfunded lending commitments at December 31, 2020 and 2019 were liabilities of \$7.3 billion and \$5.1 billion, respectively, substantially all of which are classified as Level 3. The Company does not estimate the fair values of consumer unfunded lending commitments, which are generally cancelable by providing notice to the borrower.

25. FAIR VALUE ELECTIONS

The Company may elect to report most financial instruments and certain other items at fair value on an instrument-by-instrument basis with changes in fair value reported in earnings, other than DVA (see below). The election is made upon the initial recognition of an eligible financial asset, financial liability or firm commitment or when certain specified reconsideration events occur. The fair value election may not otherwise be revoked once an election is made. The

changes in fair value are recorded in current earnings. Movements in DVA are reported as a component of *AOCl*. Additional discussion regarding the applicable areas in which fair value elections were made is presented in Note 24 to the Consolidated Financial Statements.

The Company has elected fair value accounting for its mortgage servicing rights (MSRs). See Note 21 to the Consolidated Financial Statements for further discussions regarding the accounting and reporting of MSRs.

The following table presents the changes in fair value of those items for which the fair value option has been elected:

<i>In millions of dollars</i>	Changes in fair value—gains (losses) for the years ended December 31,	
	2020	2019
Assets		
Securities borrowed and purchased under agreements to resell	\$ —	\$ 6
Trading account assets	(136)	77
Investments	—	—
Loans		
Certain corporate loans	2,486	(222)
Certain consumer loans	1	—
Total loans	\$ 2,487	\$ (222)
Other assets		
MSRs	\$ (204)	\$ (84)
Certain mortgage loans HFS ⁽¹⁾	299	91
Total other assets	\$ 95	\$ 7
Total assets	\$ 2,446	\$ (132)
Liabilities		
Interest-bearing deposits	\$ (154)	\$ (205)
Securities loaned and sold under agreements to repurchase	(559)	386
Trading account liabilities	(1)	27
Short-term borrowings ⁽²⁾	802	(78)
Long-term debt ⁽²⁾	(2,700)	(5,174)
Total liabilities	\$ (2,612)	\$ (5,044)

(1) Includes gains (losses) associated with interest rate lock commitments for those loans that have been originated and elected under the fair value option.

(2) Includes DVA that is included in *AOCl*. See Notes 19 and 24 to the Consolidated Financial Statements.

Own Debt Valuation Adjustments (DVA)

Own debt valuation adjustments are recognized on Citi's liabilities for which the fair value option has been elected using Citi's credit spreads observed in the bond market. Changes in fair value of fair value option liabilities related to changes in Citigroup's own credit spreads (DVA) are reflected as a component of *AOCI*. See Note 1 to the Consolidated Financial Statements for additional information.

Among other variables, the fair value of liabilities for which the fair value option has been elected (other than non-recourse debt and similar liabilities) is impacted by the narrowing or widening of the Company's credit spreads.

The estimated changes in the fair value of these non-derivative liabilities due to such changes in the Company's own credit spread (or instrument-specific credit risk) were a loss of \$616 million and a loss of \$1,473 million for the years ended December 31, 2020 and 2019, respectively. Changes in fair value resulting from changes in instrument-specific credit risk were estimated by incorporating the Company's current credit spreads observable in the bond market into the relevant valuation technique used to value each liability as described above.

The Fair Value Option for Financial Assets and Financial Liabilities

Selected Portfolios of Securities Purchased Under Agreements to Resell, Securities Borrowed, Securities Sold Under Agreements to Repurchase, Securities Loaned and Certain Non-Collateralized Short-Term Borrowings

The Company elected the fair value option for certain portfolios of fixed income securities purchased under agreements to resell and fixed income securities sold under

agreements to repurchase, securities borrowed, securities loaned and certain uncollateralized short-term borrowings held primarily by broker-dealer entities in the United States, the United Kingdom and Japan. In each case, the election was made because the related interest rate risk is managed on a portfolio basis, primarily with offsetting derivative instruments that are accounted for at fair value through earnings.

Changes in fair value for transactions in these portfolios are recorded in *Principal transactions*. The related interest revenue and interest expense are measured based on the contractual rates specified in the transactions and are reported as *Interest revenue* and *Interest expense* in the Consolidated Statement of Income.

Certain Loans and Other Credit Products

Citigroup has also elected the fair value option for certain other originated and purchased loans, including certain unfunded loan products, such as guarantees and letters of credit, executed by Citigroup's lending and trading businesses. None of these credit products are highly leveraged financing commitments. Significant groups of transactions include loans and unfunded loan products that are expected to be either sold or securitized in the near term, or transactions where the economic risks are hedged with derivative instruments, such as purchased credit default swaps or total return swaps where the Company pays the total return on the underlying loans to a third party. Citigroup has elected the fair value option to mitigate accounting mismatches in cases where hedge accounting is complex and to achieve operational simplifications. Fair value was not elected for most lending transactions across the Company.

The following table provides information about certain credit products carried at fair value:

<i>In millions of dollars</i>	December 31, 2020		December 31, 2019	
	Trading assets	Loans	Trading assets	Loans
Carrying amount reported on the Consolidated Balance Sheet	\$ 8,063	\$ 6,854	\$ 8,320	\$ 4,086
Aggregate unpaid principal balance in excess of (less than) fair value	(915)	(14)	410	315
Balance of non-accrual loans or loans more than 90 days past due	—	4	—	1
Aggregate unpaid principal balance in excess of (less than) fair value for non-accrual loans or loans more than 90 days past due	—	—	—	—

In addition to the amounts reported above, \$1,068 million and \$1,062 million of unfunded commitments related to certain credit products selected for fair value accounting were outstanding as of December 31, 2020 and 2019, respectively.

Changes in the fair value of funded and unfunded credit products are classified in *Principal transactions* in Citi's Consolidated Statement of Income. Related interest revenue is measured based on the contractual interest rates and reported as *Interest revenue on Trading account assets* or loan interest depending on the balance sheet classifications of the credit products. The changes in fair value for the years ended December 31, 2020 and 2019 due to instrument-specific credit risk totaled to a loss of \$(16) million and a gain of \$95 million, respectively.

Certain Investments in Unallocated Precious Metals

Citigroup invests in unallocated precious metals accounts (gold, silver, platinum and palladium) as part of its commodity and foreign currency trading activities or to economically hedge certain exposures from issuing structured liabilities. Under ASC 815, the investment is bifurcated into a debt host contract and a commodity forward derivative instrument. Citigroup elects the fair value option for the debt host contract, and reports the debt host contract within *Trading account assets* on the Company's Consolidated Balance Sheet. The total carrying amount of debt host contracts across unallocated precious metals accounts was approximately \$0.5 billion and \$0.2 billion at December 31, 2020 and 2019, respectively. The amounts are expected to fluctuate based on trading activity in future periods.

As part of its commodity and foreign currency trading activities, Citi trades unallocated precious metals investments and executes forward purchase and forward sale derivative contracts with trading counterparties. When Citi sells an unallocated precious metals investment, Citi's receivable from its depository bank is repaid and Citi derecognizes its investment in the unallocated precious metal. The forward purchase or sale contract with the trading counterparty indexed to unallocated precious metals is accounted for as a derivative, at fair value through earnings. As of December 31, 2020, there were approximately \$7.4 billion and \$6.3 billion in notional amounts of such forward purchase and forward sale derivative contracts outstanding, respectively.

Certain Investments in Private Equity and Real Estate Ventures

Citigroup invests in private equity and real estate ventures for the purpose of earning investment returns and for capital appreciation. The Company has elected the fair value option for certain of these ventures, because such investments are considered similar to many private equity or hedge fund activities in Citi's investment companies, which are reported at fair value. The fair value option brings consistency in the accounting and evaluation of these investments. All investments (debt and equity) in such private equity and real estate entities are accounted for at fair value. These investments are classified as *Investments* on Citigroup's Consolidated Balance Sheet.

Changes in the fair values of these investments are classified in *Other revenue* in the Company's Consolidated Statement of Income.

Certain Mortgage Loans Held-for-Sale (HFS)

Citigroup has elected the fair value option for certain purchased and originated prime fixed-rate and conforming adjustable-rate first mortgage loans HFS. These loans are intended for sale or securitization and are hedged with derivative instruments. The Company has elected the fair value option to mitigate accounting mismatches in cases where hedge accounting is complex and to achieve operational simplifications.

The following table provides information about certain mortgage loans HFS carried at fair value:

<i>In millions of dollars</i>	December 31, 2020	December 31, 2019
Carrying amount reported on the Consolidated Balance Sheet	\$ 1,742	\$ 1,254
Aggregate fair value in excess of (less than) unpaid principal balance	91	(31)
Balance of non-accrual loans or loans more than 90 days past due	—	1
Aggregate unpaid principal balance in excess of fair value for non-accrual loans or loans more than 90 days past due	—	—

The changes in the fair values of these mortgage loans are reported in *Other revenue* in the Company's Consolidated Statement of Income. There was no net change in fair value during the years ended December 31, 2020 and 2019 due to instrument-specific credit risk. Related interest income continues to be measured based on the contractual interest rates and reported as *Interest revenue* in the Consolidated Statement of Income.

Certain Structured Liabilities

The Company has elected the fair value option for certain structured liabilities whose performance is linked to structured interest rates, inflation, currency, equity, referenced credit or commodity risks. The Company elected the fair value option because these exposures are considered to be trading-related positions and, therefore, are managed on a fair value basis. These positions will continue to be classified as debt, deposits or derivatives (*Trading account liabilities*) on the Company's Consolidated Balance Sheet according to their legal form.

The following table provides information about the carrying value of structured notes, disaggregated by type of embedded derivative instrument:

<i>In billions of dollars</i>	December 31, 2020	December 31, 2019
Interest rate linked	\$ 16.0	\$ 22.6
Foreign exchange linked	1.2	0.7
Equity linked	27.3	23.7
Commodity linked	1.4	1.8
Credit linked	2.6	0.9
Total	\$ 48.5	\$ 49.7

The portion of the changes in fair value attributable to changes in Citigroup's own credit spreads (DVA) is reflected as a component of *AOCI* while all other changes in fair value are reported in *Principal transactions*. Changes in the fair value of these structured liabilities include accrued interest, which is also included in the change in fair value reported in *Principal transactions*.

Certain Non-Structured Liabilities

The Company has elected the fair value option for certain non-structured liabilities with fixed and floating interest rates. The Company has elected the fair value option where the interest rate risk of such liabilities may be economically hedged with

derivative contracts or the proceeds are used to purchase financial assets that will also be accounted for at fair value through earnings. The elections have been made to mitigate accounting mismatches and to achieve operational simplifications. These positions are reported in *Short-term borrowings* and *Long-term debt* on the Company's Consolidated Balance Sheet. The portion of the changes in fair value attributable to changes in Citigroup's own credit spreads (DVA) is reflected as a component of *AOCI* while all other changes in fair value are reported in *Principal transactions*.

Interest expense on non-structured liabilities is measured based on the contractual interest rates and reported as *Interest expense* in the Consolidated Statement of Income.

The following table provides information about long-term debt carried at fair value:

<i>In millions of dollars</i>	December 31, 2020	December 31, 2019
Carrying amount reported on the Consolidated Balance Sheet	\$ 67,063	\$ 55,783
Aggregate unpaid principal balance in excess of (less than) fair value	(5,130)	(2,967)

The following table provides information about short-term borrowings carried at fair value:

<i>In millions of dollars</i>	December 31, 2020	December 31, 2019
Carrying amount reported on the Consolidated Balance Sheet	\$ 4,683	\$ 4,946
Aggregate unpaid principal balance in excess of (less than) fair value	68	1,411

26. PLEDGED ASSETS, COLLATERAL, GUARANTEES AND COMMITMENTS

Pledged Assets

In connection with Citi's financing and trading activities, Citi has pledged assets to collateralize its obligations under repurchase agreements, secured financing agreements, secured liabilities of consolidated VIEs and other borrowings. The approximate carrying values of the significant components of pledged assets recognized on Citi's Consolidated Balance Sheet included the following:

<i>In millions of dollars</i>	December 31, 2020	December 31, 2019
Investment securities	\$ 231,696	\$ 152,352
Loans	239,699	236,033
Trading account assets	174,717	131,392
Total	\$ 646,112	\$ 519,777

Restricted Cash

Citigroup defines restricted cash (as cash subject to withdrawal restrictions) to include cash deposited with central banks that must be maintained to meet minimum regulatory requirements, and cash set aside for the benefit of customers or for other purposes such as compensating balance arrangements or debt retirement. Restricted cash includes minimum reserve requirements with the Federal Reserve Bank and certain other central banks and cash segregated to satisfy rules regarding the protection of customer assets as required by Citigroup broker-dealers' primary regulators, including the United States Securities and Exchange Commission (SEC), the Commodity Futures Trading Commission and the United Kingdom's Prudential Regulation Authority.

Restricted cash is included on the Consolidated Balance Sheet within the following balance sheet lines:

<i>In millions of dollars</i>	December 31, 2020	December 31, 2019
Cash and due from banks	\$ 3,774	\$ 3,758
Deposits with banks, net of allowance	14,203	26,493
Total	\$ 17,977	\$ 30,251

In addition, included in *Cash and due from banks* and *Deposits with banks* at December 31, 2020 and 2019 were \$9.4 billion and \$8.5 billion, respectively, of cash segregated under federal and other brokerage regulations or deposited with clearing organizations.

In response to the COVID-19 pandemic, the Federal Reserve Bank and certain other central banks eased regulations related to minimum required cash deposited with central banks. This resulted in a decrease in Citigroup's restricted cash amount at December 31, 2020.

Collateral

At December 31, 2020 and 2019, the approximate fair value of collateral received by Citi that may be resold or repledged, excluding the impact of allowable netting, was \$671.6 billion and \$569.8 billion, respectively. This collateral was received in connection with resale agreements, securities borrowings and loans, securities for securities lending transactions, derivative transactions and margined broker loans.

At December 31, 2020 and 2019, a substantial portion of the collateral received by Citi had been sold or repledged in connection with repurchase agreements, securities sold, not yet purchased, securities lendings, pledges to clearing organizations, segregation requirements under securities laws and regulations, derivative transactions and bank loans.

In addition, at December 31, 2020 and 2019, Citi had pledged \$470.7 billion and \$388.9 billion, respectively, of collateral that may not be sold or repledged by the secured parties.

Leases

The Company's operating leases, where Citi is a lessee, include real estate, such as office space and branches, and various types of equipment. These leases may contain renewal and extension options and early termination features. However, these options do not impact the lease term unless the Company is reasonably certain that it will exercise the options. These leases have a weighted-average remaining lease term of approximately six years as of December 31, 2020 and 2019. The operating lease ROU asset was \$2.8 billion and \$3.1 billion, as of December 31, 2020 and 2019, respectively. The operating lease ROU liability was \$3.1 billion and \$3.3 billion, as of December 31, 2020 and 2019, respectively. The Company recognizes fixed lease costs on a straight-line basis throughout the lease term in the Consolidated Statement of Income. In addition, variable lease costs are recognized in the period in which the obligation for those payments is incurred. The total operating lease expense (principally for offices, branches and equipment), net of \$27 million and \$56 million of sublease income, was \$1,054 million and \$1,084 million for the years ended December 31, 2020 and 2019, respectively. During 2019, Citi purchased a previously leased property in London. The purchased property is included in *Other assets* on the Consolidated Balance Sheet at both December 31, 2020 and 2019.

The table below provides the Cash Flow Statement Supplemental Information:

<i>In millions of dollars</i>	December 31, 2020	December 31, 2019
Cash paid for amounts included in the measurement of lease liabilities	\$ 814	\$ 942
Right-of-use assets obtained in exchange for new operating lease liabilities ⁽¹⁾⁽²⁾	447	499

- (1) Represents non-cash activity and, accordingly, is not reflected in the Consolidated Statement of Cash Flow.
- (2) Excludes the decrease in the right-of-use assets related to the purchase of a previously leased property.

Citi's future lease payments are as follows:

In millions of dollars

2021	\$	791
2022		663
2023		518
2024		399
2025		307
Thereafter		766
Total future lease payments	\$	3,444
Less imputed interest (based on weighted-average discount rate of 3.6%)	\$	(356)
Lease liability	\$	3,088

Operating lease expense was \$1.0 billion for the year ended December 31, 2018.

Guarantees

Citi provides a variety of guarantees and indemnifications to its customers to enhance their credit standing and enable them to complete a wide variety of business transactions. For certain contracts meeting the definition of a guarantee, the guarantor must recognize, at inception, a liability for the fair value of the obligation undertaken in issuing the guarantee.

In addition, the guarantor must disclose the maximum potential amount of future payments that the guarantor could be required to make under the guarantee, if there were a total default by the guaranteed parties. The determination of the maximum potential future payments is based on the notional amount of the guarantees without consideration of possible recoveries under recourse provisions or from collateral held or pledged. As such, Citi believes such amounts bear no relationship to the anticipated losses, if any, on these guarantees.

The following tables present information about Citi's guarantees:

<i>In billions of dollars at December 31, 2020</i>	Maximum potential amount of future payments			Carrying value <i>(in millions of dollars)</i>
	Expire within 1 year	Expire after 1 year	Total amount outstanding	
Financial standby letters of credit	\$ 25.3	\$ 68.4	\$ 93.7	\$ 1,407
Performance guarantees	7.3	6.0	13.3	72
Derivative instruments considered to be guarantees	20.0	60.9	80.9	671
Loans sold with recourse	—	1.2	1.2	9
Securities lending indemnifications ⁽¹⁾	112.2	—	112.2	—
Credit card merchant processing ⁽¹⁾⁽²⁾	101.9	—	101.9	3
Credit card arrangements with partners	0.2	0.8	1.0	7
Custody indemnifications and other	—	37.3	37.3	35
Total	\$ 266.9	\$ 174.6	\$ 441.5	\$ 2,204

<i>In billions of dollars at December 31, 2019</i>	Maximum potential amount of future payments			Carrying value <i>(in millions of dollars)</i>
	Expire within 1 year	Expire after 1 year	Total amount outstanding	
Financial standby letters of credit	\$ 31.9	\$ 61.4	\$ 93.3	\$ 581
Performance guarantees	6.9	5.5	12.4	36
Derivative instruments considered to be guarantees	35.2	60.8	96.0	474
Loans sold with recourse	—	1.2	1.2	7
Securities lending indemnifications ⁽¹⁾	87.8	—	87.8	—
Credit card merchant processing ⁽¹⁾⁽²⁾	91.6	—	91.6	—
Credit card arrangements with partners	0.2	0.4	0.6	23
Custody indemnifications and other	—	33.7	33.7	41
Total	\$ 253.6	\$ 163.0	\$ 416.6	\$ 1,162

- (1) The carrying values of securities lending indemnifications and credit card merchant processing were not material for either period presented, as the probability of potential liabilities arising from these guarantees is minimal.
- (2) At December 31, 2020 and 2019, this maximum potential exposure was estimated to be \$102 billion and \$92 billion, respectively. However, Citi believes that the maximum exposure is not representative of the actual potential loss exposure based on its historical experience. This contingent liability is unlikely to arise, as most products and services are delivered when purchased and amounts are refunded when items are returned to merchants.

Financial Standby Letters of Credit

Citi issues standby letters of credit, which substitute its own credit for that of the borrower. If a letter of credit is drawn down, the borrower is obligated to repay Citi. Standby letters of credit protect a third party from defaults on contractual obligations. Financial standby letters of credit include (i) guarantees of payment of insurance premiums and reinsurance risks that support industrial revenue bond underwriting, (ii) settlement of payment obligations to clearing houses, including futures and over-the-counter derivatives clearing (see further discussion below), (iii) support options and purchases of securities in lieu of escrow deposit accounts and (iv) letters of credit that backstop loans, credit facilities, promissory notes and trade acceptances.

Performance Guarantees

Performance guarantees and letters of credit are issued to guarantee a customer's tender bid on a construction or systems-installation project or to guarantee completion of such projects in accordance with contract terms. They are also issued to support a customer's obligation to supply specified products, commodities or maintenance or warranty services to a third party.

Derivative Instruments Considered to Be Guarantees

Derivatives are financial instruments whose cash flows are based on a notional amount and an underlying instrument, reference credit or index, where there is little or no initial investment, and whose terms require or permit net settlement. For a discussion of Citi's derivatives activities, see Note 22 to the Consolidated Financial Statements.

Derivative instruments considered to be guarantees include only those instruments that require Citi to make payments to the counterparty based on changes in an underlying instrument that is related to an asset, a liability or an equity security held by the guaranteed party. More specifically, derivative instruments considered to be guarantees include certain over-the-counter written put options

where the counterparty is not a bank, hedge fund or broker-dealer (such counterparties are considered to be dealers in these markets and may, therefore, not hold the underlying instruments). Credit derivatives sold by Citi are excluded from the tables above as they are disclosed separately in Note 22 to the Consolidated Financial Statements. In instances where Citi's maximum potential future payment is unlimited, the notional amount of the contract is disclosed.

Loans Sold with Recourse

Loans sold with recourse represent Citi's obligations to reimburse the buyers for loan losses under certain circumstances. Recourse refers to the clause in a sales agreement under which a seller/lender will fully reimburse the buyer/investor for any losses resulting from the purchased loans. This may be accomplished by the seller's taking back any loans that become delinquent.

In addition to the amounts shown in the tables above, Citi has recorded a repurchase reserve for its potential repurchases or make-whole liability regarding residential mortgage representation and warranty claims related to its whole loan sales to U.S. government-sponsored agencies and, to a lesser extent, private investors. The repurchase reserve was approximately \$31 million and \$37 million at December 31, 2020 and 2019, respectively, and these amounts are included in *Other liabilities* on the Consolidated Balance Sheet.

Securities Lending Indemnifications

Owners of securities frequently lend those securities for a fee to other parties who may sell them short or deliver them to another party to satisfy some other obligation. Banks may administer such securities lending programs for their clients. Securities lending indemnifications are issued by the bank to guarantee that a securities lending customer will be made whole in the event that the security borrower does not return the security subject to the lending agreement and collateral held is insufficient to cover the market value of the security.

Credit Card Merchant Processing

Credit card merchant processing guarantees represent the Company's indirect obligations in connection with (i) providing transaction processing services to various merchants with respect to its private label cards and (ii) potential liability for bank card transaction processing services. The nature of the liability in either case arises as a result of a billing dispute between a merchant and a cardholder that is ultimately resolved in the cardholder's favor. The merchant is liable to refund the amount to the cardholder. In general, if the credit card processing company is unable to collect this amount from the merchant, the credit card processing company bears the loss for the amount of the credit or refund paid to the cardholder.

With regard to (i) above, Citi has the primary contingent liability with respect to its portfolio of private label merchants. The risk of loss is mitigated as the cash flows between Citi and the merchant are settled on a net basis, and Citi has the right to offset any payments with cash flows otherwise due to the merchant. To further mitigate this risk, Citi may delay settlement, require a merchant to make an escrow deposit, include event triggers to provide Citi with more financial and

operational control in the event of the financial deterioration of the merchant or require various credit enhancements (including letters of credit and bank guarantees). In the unlikely event that a private label merchant is unable to deliver products, services or a refund to its private label cardholders, Citi is contingently liable to credit or refund cardholders.

With regard to (ii) above, Citi has a potential liability for bank card transactions where Citi provides the transaction processing services as well as those where a third party provides the services and Citi acts as a secondary guarantor, should that processor fail to perform.

Citi's maximum potential contingent liability related to both bank card and private label merchant processing services is estimated to be the total volume of credit card transactions that meet the requirements to be valid charge-back transactions at any given time. At December 31, 2020 and 2019, this maximum potential exposure was estimated to be \$101.9 billion and \$91.6 billion, respectively.

However, Citi believes that the maximum exposure is not representative of the actual potential loss exposure based on its historical experience. This contingent liability is unlikely to arise, as most products and services are delivered when purchased and amounts are refunded when items are returned to merchants. Citi assesses the probability and amount of its contingent liability related to merchant processing based on the financial strength of the primary guarantor, the extent and nature of unresolved charge-backs and its historical loss experience. At December 31, 2020 and 2019, the losses incurred and the carrying amounts of Citi's contingent obligations related to merchant processing activities were immaterial.

Credit Card Arrangements with Partners

Citi, in one of its credit card partner arrangements, provides guarantees to the partner regarding the volume of certain customer originations during the term of the agreement. To the extent that such origination targets are not met, the guarantees serve to compensate the partner for certain payments that otherwise would have been generated in connection with such originations.

Custody Indemnifications

Custody indemnifications are issued to guarantee that custody clients will be made whole in the event that a third-party subcustodian or depository institution fails to safeguard clients' assets.

Other Guarantees and Indemnifications

Credit Card Protection Programs

Citi, through its credit card businesses, provides various cardholder protection programs on several of its card products, including programs that provide insurance coverage for rental cars, coverage for certain losses associated with purchased products, price protection for certain purchases and protection for lost luggage. These guarantees are not included in the table, since the total outstanding amount of the guarantees and Citi's maximum exposure to loss cannot be quantified. The protection is limited to certain types of purchases and losses, and it is not possible to quantify the purchases that would qualify for these benefits at any given time. Citi assesses the probability and amount of its potential liability related to these programs based on the extent and nature of its historical loss experience. At December 31, 2020 and 2019, the actual and estimated losses incurred and the carrying value of Citi's obligations related to these programs were immaterial.

Other Representation and Warranty Indemnifications

In the normal course of business, Citi provides standard representations and warranties to counterparties in contracts in connection with numerous transactions and also provides indemnifications, including indemnifications that protect the counterparties to the contracts in the event that additional taxes are owed, due either to a change in the tax law or an adverse interpretation of the tax law. Counterparties to these transactions provide Citi with comparable indemnifications. While such representations, warranties and indemnifications are essential components of many contractual relationships, they do not represent the underlying business purpose for the transactions. The indemnification clauses are often standard contractual terms related to Citi's own performance under the terms of a contract and are entered into in the normal course of business based on an assessment that the risk of loss is remote. Often these clauses are intended to ensure that terms of a contract are met at inception. No compensation is received for these standard representations and warranties, and it is not possible to determine their fair value because they rarely, if ever, result in a payment. In many cases, there are no stated or notional amounts included in the indemnification clauses, and the contingencies potentially triggering the obligation to indemnify have not occurred and are not expected to occur. As a result, these indemnifications are not included in the tables above.

Value-Transfer Networks (Including Exchanges and Clearing Houses) (VTNs)

Citi is a member of, or shareholder in, hundreds of value-transfer networks (VTNs) (payment, clearing and settlement systems as well as exchanges) around the world. As a condition of membership, many of these VTNs require that members stand ready to pay a pro rata share of the losses incurred by the organization due to another member's default on its obligations. Citi's potential obligations may be limited to its membership interests in the VTNs, contributions to the VTN's funds, or, in certain narrow cases, to the full pro rata share. The maximum exposure is difficult to estimate as this

would require an assessment of claims that have not yet occurred; however, Citi believes the risk of loss is remote given historical experience with the VTNs. Accordingly, Citi's participation in VTNs is not reported in the guarantees tables above, and there are no amounts reflected on the Consolidated Balance Sheet as of December 31, 2020 or 2019 for potential obligations that could arise from Citi's involvement with VTN associations.

Long-Term Care Insurance Indemnification

In 2000, Travelers Life & Annuity (Travelers), then a subsidiary of Citi, entered into a reinsurance agreement to transfer the risks and rewards of its long-term care (LTC) business to GE Life (now Genworth Financial Inc., or Genworth), then a subsidiary of the General Electric Company (GE). As part of this transaction, the reinsurance obligations were provided by two regulated insurance subsidiaries of GE Life, which funded two collateral trusts with securities. Presently, as discussed below, the trusts are referred to as the Genworth Trusts.

As part of GE's spin-off of Genworth in 2004, GE retained the risks and rewards associated with the 2000 Travelers reinsurance agreement by providing a reinsurance contract to Genworth through GE's Union Fidelity Life Insurance Company (UFLIC) subsidiary that covers the Travelers LTC policies. In addition, GE provided a capital maintenance agreement in favor of UFLIC that is designed to assure that UFLIC will have the funds to pay its reinsurance obligations. As a result of these reinsurance agreements and the spin-off of Genworth, Genworth has reinsurance protection from UFLIC (supported by GE) and has reinsurance obligations in connection with the Travelers LTC policies. As noted below, the Genworth reinsurance obligations now benefit Brighthouse Financial, Inc. (Brighthouse). While neither Brighthouse nor Citi are direct beneficiaries of the capital maintenance agreement between GE and UFLIC, Brighthouse and Citi benefit indirectly from the existence of the capital maintenance agreement, which helps assure that UFLIC will continue to have funds necessary to pay its reinsurance obligations to Genworth.

In connection with Citi's 2005 sale of Travelers to MetLife Inc. (MetLife), Citi provided an indemnification to MetLife for losses (including policyholder claims) relating to the LTC business for the entire term of the Travelers LTC policies, which, as noted above, are reinsured by subsidiaries of Genworth. In 2017, MetLife spun off its retail insurance business to Brighthouse. As a result, the Travelers LTC policies now reside with Brighthouse. The original reinsurance agreement between Travelers (now Brighthouse) and Genworth remains in place and Brighthouse is the sole beneficiary of the Genworth Trusts. The Genworth Trusts are designed to provide collateral to Brighthouse in an amount equal to the statutory liabilities of Brighthouse in respect of the Travelers LTC policies. The assets in the Genworth Trusts are evaluated and adjusted periodically to ensure that the fair value of the assets continues to provide collateral in an amount equal to these estimated statutory liabilities, as the liabilities change over time.

If both (i) Genworth fails to perform under the original Travelers/GE Life reinsurance agreement for any reason,

including its insolvency or the failure of UFLIC to perform under its reinsurance contract or GE to perform under the capital maintenance agreement, and (ii) the assets of the two Genworth Trusts are insufficient or unavailable, then Citi, through its LTC reinsurance indemnification, must reimburse Brighthouse for any losses incurred in connection with the LTC policies. Since both events would have to occur before Citi would become responsible for any payment to Brighthouse pursuant to its indemnification obligation, and the likelihood of such events occurring is currently not probable, there is no liability reflected on the Consolidated Balance Sheet as of December 31, 2020 and 2019 related to this indemnification. However, if both events become reasonably possible (meaning more than remote but less than probable), Citi will be required to estimate and disclose a reasonably possible loss or range of loss to the extent that such an estimate could be made. In addition, if both events become probable, Citi will be required to accrue for such liability in accordance with applicable accounting principles.

Citi continues to closely monitor its potential exposure under this indemnification obligation, given GE's 2018 LTC and other charges and the September 2019 AM Best credit ratings downgrade for the Genworth subsidiaries.

Separately, Genworth announced that it had agreed to be purchased by China Oceanwide Holdings Co., Ltd, subject to a series of conditions and regulatory approvals. Citi is monitoring these developments.

Futures and Over-the-Counter Derivatives Clearing

Citi provides clearing services on central clearing parties (CCPs) for clients that need to clear exchange-traded and over-the-counter (OTC) derivatives contracts with CCPs. Based on all relevant facts and circumstances, Citi has concluded that it acts as an agent for accounting purposes in its role as clearing member for these client transactions. As such, Citi does not reflect the underlying exchange-traded or OTC derivatives contracts in its Consolidated Financial Statements. See Note 22 for a discussion of Citi's derivatives activities that are reflected in its Consolidated Financial Statements.

As a clearing member, Citi collects and remits cash and securities collateral (margin) between its clients and the respective CCP. In certain circumstances, Citi collects a higher amount of cash (or securities) from its clients than it needs to remit to the CCPs. This excess cash is then held at depository institutions such as banks or carry brokers.

There are two types of margin: initial and variation. Where Citi obtains benefits from or controls cash initial margin (e.g., retains an interest spread), cash initial margin collected from clients and remitted to the CCP or depository institutions is reflected within *Brokerage payables* (payables to customers) and *Brokerage receivables* (receivables from brokers, dealers and clearing organizations) or *Cash and due from banks*, respectively.

However, for exchange-traded and OTC-cleared derivatives contracts where Citi does not obtain benefits from or control the client cash balances, the client cash initial margin collected from clients and remitted to the CCP or depository institutions is not reflected on Citi's Consolidated Balance Sheet. These conditions are met when Citi has contractually agreed with the client that (i) Citi will pass through to the client all interest paid by the CCP or depository institutions on the cash initial margin, (ii) Citi will not utilize its right as a clearing member to transform cash margin into other assets, (iii) Citi does not guarantee and is not liable to the client for the performance of the CCP or the depository institution and (iv) the client cash balances are legally isolated from Citi's bankruptcy estate. The total amount of cash initial margin collected and remitted in this manner was approximately \$16.6 billion and \$13.3 billion as of December 31, 2020 and 2019, respectively.

Variation margin due from clients to the respective CCP, or from the CCP to clients, reflects changes in the value of the client's derivative contracts for each trading day. As a clearing member, Citi is exposed to the risk of non-performance by clients (e.g., failure of a client to post variation margin to the CCP for negative changes in the value of the client's derivative contracts). In the event of non-performance by a client, Citi would move to close out the client's positions. The CCP would typically utilize initial margin posted by the client and held by the CCP, with any remaining shortfalls required to be paid by Citi as clearing member. Citi generally holds incremental cash or securities margin posted by the client, which would typically be expected to be sufficient to mitigate Citi's credit risk in the event that the client fails to perform.

As required by ASC 860-30-25-5, securities collateral posted by clients is not recognized on Citi's Consolidated Balance Sheet.

Carrying Value—Guarantees and Indemnifications

At December 31, 2020 and 2019, the total carrying amounts of the liabilities related to the guarantees and indemnifications included in the tables above amounted to approximately \$2.2 billion and \$1.2 billion, respectively. The carrying value of financial and performance guarantees is included in *Other liabilities*. For loans sold with recourse, the carrying value of the liability is included in *Other liabilities*.

Collateral

Cash collateral available to Citi to reimburse losses realized under these guarantees and indemnifications amounted to \$51.6 billion and \$46.7 billion at December 31, 2020 and 2019, respectively. Securities and other marketable assets held as collateral amounted to \$80.1 billion and \$58.6 billion at December 31, 2020 and 2019, respectively. The majority of collateral is held to reimburse losses realized under securities lending indemnifications. In addition, letters of credit in favor of Citi held as collateral amounted to \$6.6 billion and \$4.4 billion at December 31, 2020 and 2019, respectively. Other property may also be available to Citi to cover losses under certain guarantees and indemnifications; however, the value of such property has not been determined.

Performance Risk

Citi evaluates the performance risk of its guarantees based on the assigned referenced counterparty internal or external ratings. Where external ratings are used, investment-grade ratings are considered to be Baa/BBB and above, while anything below is considered non-investment grade. Citi's internal ratings are in line with the related external rating system. On certain underlying referenced assets or entities, ratings are not available. Such referenced assets are included in the "not rated" category. The maximum potential amount of the future payments related to the outstanding guarantees is determined to be the notional amount of these contracts, which is the par amount of the assets guaranteed.

Presented in the tables below are the maximum potential amounts of future payments that are classified based on internal and external credit ratings. The determination of the maximum potential future payments is based on the notional amount of the guarantees without consideration of possible recoveries under recourse provisions or from collateral held or pledged. As such, Citi believes such amounts bear no relationship to the anticipated losses, if any, on these guarantees.

Maximum potential amount of future payments

In billions of dollars at December 31, 2020

	Investment grade	Non-investment grade	Not rated	Total
Financial standby letters of credit	\$ 78.5	\$ 14.6	\$ 0.6	\$ 93.7
Performance guarantees	9.8	3.0	0.5	13.3
Derivative instruments deemed to be guarantees	—	—	80.9	80.9
Loans sold with recourse	—	—	1.2	1.2
Securities lending indemnifications	—	—	112.2	112.2
Credit card merchant processing	—	—	101.9	101.9
Credit card arrangements with partners	—	—	1.0	1.0
Custody indemnifications and other	24.9	12.4	—	37.3
Total	\$ 113.2	\$ 30.0	\$ 298.3	\$ 441.5

Maximum potential amount of future payments

In billions of dollars at December 31, 2019

	Investment grade	Non-investment grade	Not rated	Total
Financial standby letters of credit	\$ 81.2	\$ 11.6	\$ 0.5	\$ 93.3
Performance guarantees	9.7	2.3	0.4	12.4
Derivative instruments deemed to be guarantees	—	—	96.0	96.0
Loans sold with recourse	—	—	1.2	1.2
Securities lending indemnifications	—	—	87.8	87.8
Credit card merchant processing	—	—	91.6	91.6
Credit card arrangements with partners	—	—	0.6	0.6
Custody indemnifications and other	21.3	12.4	—	33.7
Total	\$ 112.2	\$ 26.3	\$ 278.1	\$ 416.6

Credit Commitments and Lines of Credit

The table below summarizes Citigroup's credit commitments:

<i>In millions of dollars</i>	U.S.	Outside of U.S.	December 31, 2020	December 31, 2019
Commercial and similar letters of credit	\$ 658	\$ 4,563	\$ 5,221	\$ 4,533
One- to four-family residential mortgages	2,654	2,348	5,002	3,721
Revolving open-end loans secured by one- to four-family residential properties	8,326	1,300	9,626	10,799
Commercial real estate, construction and land development	11,256	1,611	12,867	12,981
Credit card lines	606,768	103,631	710,399	708,023
Commercial and other consumer loan commitments	201,969	120,489	322,458	324,359
Other commitments and contingencies	5,177	538	5,715	1,948
Total	\$ 836,808	\$ 234,480	\$ 1,071,288	\$ 1,066,364

The majority of unused commitments are contingent upon customers' maintaining specific credit standards. Commercial commitments generally have floating interest rates and fixed expiration dates and may require payment of fees. Such fees (net of certain direct costs) are deferred and, upon exercise of the commitment, amortized over the life of the loan or, if exercise is deemed remote, amortized over the commitment period.

Commercial and Similar Letters of Credit

A commercial letter of credit is an instrument by which Citigroup substitutes its credit for that of a customer to enable the customer to finance the purchase of goods or to incur other commitments. Citigroup issues a letter on behalf of its client to a supplier and agrees to pay the supplier upon presentation of documentary evidence that the supplier has performed in accordance with the terms of the letter of credit. When a letter of credit is drawn, the customer is then required to reimburse Citigroup.

One- to Four-Family Residential Mortgages

A one- to four-family residential mortgage commitment is a written confirmation from Citigroup to a seller of a property that the bank will advance the specified sums enabling the buyer to complete the purchase.

Revolving Open-End Loans Secured by One- to Four-Family Residential Properties

Revolving open-end loans secured by one- to four-family residential properties are essentially home equity lines of credit. A home equity line of credit is a loan secured by a primary residence or second home to the extent of the excess of fair market value over the debt outstanding for the first mortgage.

Commercial Real Estate, Construction and Land Development

Commercial real estate, construction and land development include unused portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties as well as land development projects.

Both secured-by-real-estate and unsecured commitments are included in this line, as well as undistributed loan proceeds, where there is an obligation to advance for construction progress payments. However, this line only includes those extensions of credit that, once funded, will be classified as *Total loans, net* on the Consolidated Balance Sheet.

Credit Card Lines

Citigroup provides credit to customers by issuing credit cards. The credit card lines are cancelable by providing notice to the cardholder or without such notice as permitted by local law.

Commercial and Other Consumer Loan Commitments

Commercial and other consumer loan commitments include overdraft and liquidity facilities as well as commercial commitments to make or purchase loans, purchase third-party receivables, provide note issuance or revolving underwriting facilities and invest in the form of equity.

Other Commitments and Contingencies

Other commitments and contingencies include all other transactions related to commitments and contingencies not reported on the lines above.

Unsettled Reverse Repurchase and Securities Borrowing Agreements and Unsettled Repurchase and Securities Lending Agreements

In addition, in the normal course of business, Citigroup enters into reverse repurchase and securities borrowing agreements, as well as repurchase and securities lending agreements, which settle at a future date. At December 31, 2020 and 2019, Citigroup had approximately \$71.8 billion and \$34.0 billion in unsettled reverse repurchase and securities borrowing agreements, and \$62.5 billion and \$38.7 billion in unsettled repurchase and securities lending agreements, respectively. For a further discussion of securities purchased under agreements to resell and securities borrowed, and securities sold under agreements to repurchase and securities loaned, including the Company's policy for offsetting repurchase and reverse repurchase agreements, see Note 11 to the Consolidated Financial Statements.

27. CONTINGENCIES

Accounting and Disclosure Framework

ASC 450 governs the disclosure and recognition of loss contingencies, including potential losses from litigation, regulatory, tax and other matters. ASC 450 defines a “loss contingency” as “an existing condition, situation, or set of circumstances involving uncertainty as to possible loss to an entity that will ultimately be resolved when one or more future events occur or fail to occur.” It imposes different requirements for the recognition and disclosure of loss contingencies based on the likelihood of occurrence of the contingent future event or events. It distinguishes among degrees of likelihood using the following three terms: “probable,” meaning that “the future event or events are likely to occur”; “remote,” meaning that “the chance of the future event or events occurring is slight”; and “reasonably possible,” meaning that “the chance of the future event or events occurring is more than remote but less than likely.” These three terms are used below as defined in ASC 450.

Accruals. ASC 450 requires accrual for a loss contingency when it is “probable that one or more future events will occur confirming the fact of loss” and “the amount of the loss can be reasonably estimated.” In accordance with ASC 450, Citigroup establishes accruals for contingencies, including the litigation, regulatory and tax matters disclosed herein, when Citigroup believes it is probable that a loss has been incurred and the amount of the loss can be reasonably estimated. When the reasonable estimate of the loss is within a range of amounts, the minimum amount of the range is accrued, unless some higher amount within the range is a better estimate than any other amount within the range. Once established, accruals are adjusted from time to time, as appropriate, in light of additional information. The amount of loss ultimately incurred in relation to those matters may be substantially higher or lower than the amounts accrued for those matters.

Disclosure. ASC 450 requires disclosure of a loss contingency if “there is at least a reasonable possibility that a loss or an additional loss may have been incurred” and there is no accrual for the loss because the conditions described above are not met or an exposure to loss exists in excess of the amount accrued. In accordance with ASC 450, if Citigroup has not accrued for a matter because Citigroup believes that a loss is reasonably possible but not probable, or that a loss is probable but not reasonably estimable, and the reasonably possible loss is material, it discloses the loss contingency. In addition, Citigroup discloses matters for which it has accrued if it believes a reasonably possible exposure to material loss exists in excess of the amount accrued. In accordance with ASC 450, Citigroup’s disclosure includes an estimate of the reasonably possible loss or range of loss for those matters as to which an estimate can be made. ASC 450 does not require disclosure of an estimate of the reasonably possible loss or range of loss where an estimate cannot be made. Neither accrual nor disclosure is required for losses that are deemed remote.

Litigation, Regulatory and Other Contingencies

Overview. In addition to the matters described below, in the ordinary course of business, Citigroup, its affiliates and subsidiaries, and current and former officers, directors and employees (for purposes of this section, sometimes collectively referred to as Citigroup and Related Parties) routinely are named as defendants in, or as parties to, various legal actions and proceedings. Certain of these actions and proceedings assert claims or seek relief in connection with alleged violations of consumer protection, fair lending, securities, banking, antifraud, antitrust, anti-money laundering, employment and other statutory and common laws. Certain of these actual or threatened legal actions and proceedings include claims for substantial or indeterminate compensatory or punitive damages, or for injunctive relief, and in some instances seek recovery on a class-wide basis.

In the ordinary course of business, Citigroup and Related Parties also are subject to governmental and regulatory examinations, information-gathering requests, investigations and proceedings (both formal and informal), certain of which may result in adverse judgments, settlements, fines, penalties, restitution, disgorgement, injunctions or other relief. In addition, certain affiliates and subsidiaries of Citigroup are banks, registered broker-dealers, futures commission merchants, investment advisors or other regulated entities and, in those capacities, are subject to regulation by various U.S., state and foreign securities, banking, commodity futures, consumer protection and other regulators. In connection with formal and informal inquiries by these regulators, Citigroup and such affiliates and subsidiaries receive numerous requests, subpoenas and orders seeking documents, testimony and other information in connection with various aspects of their regulated activities. From time to time Citigroup and Related Parties also receive grand jury subpoenas and other requests for information or assistance, formal or informal, from federal or state law enforcement agencies including, among others, various United States Attorneys’ Offices, the Asset Forfeiture and Money Laundering Section and other divisions of the Department of Justice, the Financial Crimes Enforcement Network of the United States Department of the Treasury, and the Federal Bureau of Investigation relating to Citigroup and its customers.

Because of the global scope of Citigroup’s operations, and its presence in countries around the world, Citigroup and Related Parties are subject to litigation and governmental and regulatory examinations, information-gathering requests, investigations and proceedings (both formal and informal) in multiple jurisdictions with legal, regulatory and tax regimes that may differ substantially, and present substantially different risks, from those Citigroup and Related Parties are subject to in the United States. In some instances, Citigroup and Related Parties may be involved in proceedings involving the same subject matter in multiple jurisdictions, which may result in overlapping, cumulative or inconsistent outcomes.

Citigroup seeks to resolve all litigation, regulatory, tax and other matters in the manner management believes is in the best interests of Citigroup and its shareholders, and contests liability, allegations of wrongdoing and, where applicable, the amount of damages or scope of any penalties or other relief sought as appropriate in each pending matter.

Inherent Uncertainty of the Matters Disclosed. Certain of the matters disclosed below involve claims for substantial or indeterminate damages. The claims asserted in these matters typically are broad, often spanning a multiyear period and sometimes a wide range of business activities, and the plaintiffs' or claimants' alleged damages frequently are not quantified or factually supported in the complaint or statement of claim. Other matters relate to regulatory investigations or proceedings, as to which there may be no objective basis for quantifying the range of potential fine, penalty or other remedy. As a result, Citigroup is often unable to estimate the loss in such matters, even if it believes that a loss is probable or reasonably possible, until developments in the case, proceeding or investigation have yielded additional information sufficient to support a quantitative assessment of the range of reasonably possible loss. Such developments may include, among other things, discovery from adverse parties or third parties, rulings by the court on key issues, analysis by retained experts and engagement in settlement negotiations. Depending on a range of factors, such as the complexity of the facts, the novelty of the legal theories, the pace of discovery, the court's scheduling order, the timing of court decisions and the adverse party's, regulator's or other authority's willingness to negotiate in good faith toward a resolution, it may be months or years after the filing of a case or commencement of a proceeding or an investigation before an estimate of the range of reasonably possible loss can be made.

Matters as to Which an Estimate Can Be Made. For some of the matters disclosed below, Citigroup is currently able to estimate a reasonably possible loss or range of loss in excess of amounts accrued (if any). For some of the matters included within this estimation, an accrual has been made because a loss is believed to be both probable and reasonably estimable, but an exposure to loss exists in excess of the amount accrued. In these cases, the estimate reflects the reasonably possible range of loss in excess of the accrued amount. For other matters included within this estimation, no accrual has been made because a loss, although estimable, is believed to be reasonably possible, but not probable; in these cases, the estimate reflects the reasonably possible loss or range of loss. As of December 31, 2020, Citigroup estimates that the reasonably possible unaccrued loss for these matters ranges up to approximately \$1.4 billion in the aggregate.

These estimates are based on currently available information. As available information changes, the matters for which Citigroup is able to estimate will change, and the estimates themselves will change. In addition, while many estimates presented in financial statements and other financial disclosures involve significant judgment and may be subject to significant uncertainty, estimates of the range of reasonably possible loss arising from litigation, regulatory and tax proceedings are subject to particular uncertainties. For example, at the time of making an estimate, (i) Citigroup may have only preliminary, incomplete, or inaccurate information about the facts underlying the claim, (ii) its assumptions about the future rulings of the court, other tribunal or authority on significant issues, or the behavior and incentives of adverse parties, regulators or other authorities, may prove to be wrong and (iii) the outcomes it is attempting to predict are often not amenable to the use of statistical or other quantitative

analytical tools. In addition, from time to time an outcome may occur that Citigroup had not accounted for in its estimate because it had deemed such an outcome to be remote. For all of these reasons, the amount of loss in excess of accruals ultimately incurred for the matters as to which an estimate has been made could be substantially higher or lower than the range of loss included in the estimate.

Matters as to Which an Estimate Cannot Be Made. For other matters disclosed below, Citigroup is not currently able to estimate the reasonably possible loss or range of loss. Many of these matters remain in very preliminary stages (even in some cases where a substantial period of time has passed since the commencement of the matter), with few or no substantive legal decisions by the court, tribunal or other authority defining the scope of the claims, the class (if any) or the potentially available damages or other exposure, and fact discovery is still in progress or has not yet begun. In many of these matters, Citigroup has not yet answered the complaint or statement of claim or asserted its defenses, nor has it engaged in any negotiations with the adverse party (whether a regulator, taxing authority or a private party). For all these reasons, Citigroup cannot at this time estimate the reasonably possible loss or range of loss, if any, for these matters.

Opinion of Management as to Eventual Outcome. Subject to the foregoing, it is the opinion of Citigroup's management, based on current knowledge and after taking into account its current legal or other accruals, that the eventual outcome of all matters described in this Note would not likely have a material adverse effect on the consolidated financial condition of Citigroup. Nonetheless, given the substantial or indeterminate amounts sought in certain of these matters, and the inherent unpredictability of such matters, an adverse outcome in certain of these matters could, from time to time, have a material adverse effect on Citigroup's consolidated results of operations or cash flows in particular quarterly or annual periods.

ANZ Underwriting Matter

In 2018, the Australian Commonwealth Director of Public Prosecutions (CDPP) filed charges against Citigroup Global Markets Australia Pty Limited (CGMA) for alleged criminal cartel offenses following a referral by the Australian Competition and Consumer Commission. CDPP alleges that the cartel conduct took place following an institutional share placement by Australia and New Zealand Banking Group Limited (ANZ) in August 2015, where CGMA acted as joint underwriter and lead manager with other banks. CDPP also charged other banks and individuals, including current and former Citi employees. Separately, the Australian Securities and Investments Commission is conducting an investigation, and CGMA is cooperating with the investigation. Charges relating to CGMA are captioned R v. CITIGROUP GLOBAL MARKETS AUSTRALIA PTY LIMITED. The matter is before the Federal Court in New South Wales, Australia. Additional information concerning this action is publicly available in court filings under the docket number NSD 1316 - NSD 1324/2020.

Facilitation Trading Matters

Regulatory agencies in Asia Pacific countries and elsewhere are conducting investigations or making inquiries regarding Citigroup affiliates' equity sales trading desks in connection with facilitation trades, which are securities transactions in which Citigroup trades fully or partially as principal. Citigroup is cooperating with these investigations and inquiries.

Foreign Exchange Matters

Regulatory Actions: Government and regulatory agencies in the U.S. and in other jurisdictions are conducting investigations or making inquiries regarding Citigroup's foreign exchange business. Citigroup is cooperating with these and related investigations and inquiries.

Antitrust and Other Litigation: In 2018, a number of institutional investors who opted out of the previously disclosed August 2018 final settlement filed an action against Citigroup, Citibank, Citigroup Global Markets Inc. (CGMI) and other defendants, captioned ALLIANZ GLOBAL INVESTORS, ET AL. v. BANK OF AMERICA CORP., ET AL., in the United States District Court for the Southern District of New York. Plaintiffs allege that defendants manipulated, and colluded to manipulate, the foreign exchange markets. Plaintiffs assert claims under the Sherman Act and unjust enrichment claims, and seek consequential and punitive damages and other forms of relief. On July 28, 2020, plaintiffs filed a third amended complaint. Additional information concerning this action is publicly available in court filings under the docket number 18 Civ. 10364 (S.D.N.Y.) (Schofield, J.).

In 2018, a group of institutional investors issued a claim against Citigroup, Citibank and other defendants, captioned ALLIANZ GLOBAL INVESTORS GMBH AND OTHERS v. BARCLAYS BANK PLC AND OTHERS, in the High Court of Justice in London. Claimants allege that defendants manipulated, and colluded to manipulate, the foreign exchange market in violation of EU and U.K. competition laws. Additional information concerning this action is publicly available in court filings under the case number CL-2018-000840.

In 2015, a putative class of consumers and businesses in the U.S. who directly purchased supracompetitive foreign currency at benchmark exchange rates filed an action against Citigroup and other defendants, captioned NYPL v. JPMORGAN CHASE & CO., ET AL., in the United States District Court for the Northern District of California (later transferred to the United States District Court for the Southern District of New York). Subsequently, plaintiffs filed an amended class action complaint against Citigroup, Citibank and Citicorp as defendants. Plaintiffs allege that they suffered losses as a result of defendants' alleged manipulation of, and collusion with respect to, the foreign exchange market. Plaintiffs assert claims under federal and California antitrust and consumer protection laws, and seek compensatory damages, treble damages and declaratory and injunctive relief. Additional information concerning this action is publicly available in court filings under the docket numbers 15 Civ. 2290 (N.D. Cal.) (Chhabria, J.) and 15 Civ. 9300 (S.D.N.Y.) (Schofield, J.).

In 2017, putative classes of indirect purchasers of certain foreign exchange instruments filed an action against Citigroup, Citibank, Citicorp, CGMI and other defendants, captioned CONTANT, ET AL. v. BANK OF AMERICA CORP., ET AL., in the United States District Court for the Southern District of New York. Plaintiffs allege that defendants engaged in a conspiracy to fix currency prices. Plaintiffs assert claims under the Sherman Act and various state antitrust laws, and seek compensatory damages and treble damages. On November 19, 2020, the court granted final approval of a settlement between plaintiffs and Citigroup, Citibank, Citicorp and CGMI. Additional information concerning this action is publicly available in court filings under the docket number 17 Civ. 3139 (S.D.N.Y.) (Schofield, J.).

In 2019, an application, captioned MICHAEL O'HIGGINS FX CLASS REPRESENTATIVE LIMITED v. BARCLAYS BANK PLC AND OTHERS, was made to the U.K.'s Competition Appeal Tribunal requesting permission to commence collective proceedings against Citigroup, Citibank and other defendants. The application seeks compensatory damages for losses alleged to have arisen from the actions at issue in the European Commission's foreign exchange spot trading infringement decision (European Commission Decision of May 16, 2019 in Case AT.40135-FOREX (Three Way Banana Split) C(2019) 3631 final). Additional information concerning this action is publicly available in court filings under the case number 1329/7/7/19.

In 2019, an application, captioned PHILLIP EVANS v. BARCLAYS BANK PLC AND OTHERS, was made to the U.K.'s Competition Appeal Tribunal requesting permission to commence collective proceedings against Citigroup, Citibank and other defendants. The application seeks compensatory damages similar to those in the Michael O'Higgins FX Class Representative Limited application. Additional information concerning this action is publicly available in court filings under the case number 1336/7/7/19.

In 2019, a putative class action was filed against Citibank and other defendants, captioned J WISBEY & ASSOCIATES PTY LTD v. UBS AG & ORS, in the Federal Court of Australia. Plaintiffs allege that defendants manipulated the foreign exchange markets. Plaintiffs assert claims under antitrust laws, and seek compensatory damages and declaratory and injunctive relief. Additional information concerning this action is publicly available in court filings under the docket number VID567/2019.

In 2019, two motions for certification of class actions filed against Citigroup, Citibank and Citicorp and other defendants were consolidated, under the caption GERTLER, ET AL. v. DEUTSCHE BANK AG, in the Tel Aviv Central District Court in Israel. Plaintiffs allege that defendants manipulated the foreign exchange markets. A hearing on Citibank's motion to dismiss plaintiffs' petition for certification is scheduled for April 12, 2021. Additional information concerning this action is publicly available in court filings under the docket number CA 29013-09-18.

Hong Kong Private Bank Litigation

In 2007, a claim was filed in the High Court of Hong Kong claiming damages of over \$51 million against Citibank. The case, captioned PT ASURANSI TUGU PRATAMA INDONESIA TBK v. CITIBANK N.A., was dismissed in 2018 by the Hong Kong Court of First Instance on grounds that the claim was time-barred. Plaintiff has appealed the court's dismissal. Additional information concerning this action is publicly available in court filings under the docket number CACV 548/2018.

Interbank Offered Rates-Related Litigation and Other Matters

Antitrust and Other Litigation: In 2016, a putative class action was filed against Citibank, Citigroup and other defendants, now captioned FUND LIQUIDATION HOLDINGS LLC, AS ASSIGNOR AND SUCCESSOR-IN-INTEREST TO FRONTPOINT ASIAN EVENT DRIVEN FUND L.P., ET AL. v. CITIBANK, N.A., ET AL., in the United States District Court for the Southern District of New York. Plaintiffs allege that defendants manipulated the Singapore Interbank Offered Rate and Singapore Swap Offer Rate. Plaintiffs assert claims under the Sherman Act, the Clayton Act, the RICO Act and state law. In 2018, plaintiffs entered into a settlement with Citigroup and Citibank, under which Citigroup and Citibank agreed to pay approximately \$10 million. In July 2019, the court found that it lacked subject-matter jurisdiction over the non-settling defendants and dismissed the case. The court also found that it lacked jurisdiction to approve the settlement and denied plaintiffs' motion for preliminary approval of the settlement. In August 2019, plaintiffs filed an appeal with the United States Court of Appeals for the Second Circuit. Additional information concerning this action is publicly available in court filings under the docket numbers 16 Civ. 5263 (S.D.N.Y.) (Hellerstein, J.) and 19-2719 (2d Cir.).

In 2016, Banque Delubac filed an action against Citigroup, Citigroup Global Markets Limited (CGML) and Citigroup Europe Plc, captioned SCS BANQUE DELUBAC & CIE v. CITIGROUP INC., ET AL., in the Commercial Court of Aubenas in France. Plaintiff alleges that defendants suppressed LIBOR submissions between 2005 and 2012 and that Banque Delubac's EURIBOR-linked lending activity was negatively impacted as a result. Plaintiff asserts a claim under tort law, and seeks compensatory damages and consequential damages. In November 2018, the Commercial Court of Aubenas referred the case to the Commercial Court of Marseille. In March 2019, the Court of Appeal of Nîmes held that neither the Commercial Court of Aubenas nor any other court of France has territorial jurisdiction over Banque Delubac's claims. In May 2019, plaintiff filed an appeal before the *Cour de cassation* of France challenging the Court of Appeal of Nîmes's decision. Additional information concerning this action is publicly available in court filings under docket numbers RG no. 2018F02750 in the Commercial Court of Marseille and 19-16.931 in the *Cour de cassation*.

In May 2019, three putative class actions filed against Citigroup, Citibank, CGMI and other defendants were consolidated, under the caption IN RE ICE LIBOR ANTITRUST LITIGATION, in the United States District Court of the Southern District of New York. In July 2019,

plaintiffs filed a consolidated amended complaint. Plaintiffs allege that defendants suppressed ICE LIBOR. Plaintiffs assert claims under the Sherman Act, the Clayton Act, and unjust enrichment, and seek compensatory damages, disgorgement, and treble damages. In March 2020, the court granted defendants' motion to dismiss the action for failure to state a claim, which plaintiffs appealed to the United States Court of Appeals for the Second Circuit. On December 28, 2020, DYJ Holdings, LLC filed a motion to intervene as a plaintiff, given that the existing plaintiffs intended to withdraw from the case, which defendants opposed and separately moved to dismiss for lack of subject matter jurisdiction. Additional information concerning this action is publicly available in court filings under the docket numbers 19 Civ. 439 (S.D.N.Y.) (Daniels, J.) and 20-1492 (2d Cir.).

On August 18, 2020, individual borrowers and consumers of loans and credit cards filed an action against Citigroup, Citibank, CGMI and other defendants, captioned MCCARTHY, ET AL. v. INTERCONTINENTAL EXCHANGE, INC., ET AL., in the United States District Court for the Northern District of California. Plaintiffs allege that defendants conspired to fix ICE LIBOR, assert claims under the Sherman Act and the Clayton Act, and seek declaratory relief, injunctive relief, and treble damages. On November 11, 2020, defendants filed a motion to transfer the case to the United States District Court for the Southern District of New York. Additional information concerning this action is publicly available in court filings under the docket number 20 Civ. 5832 (N.D. Cal.) (Donato, J.).

Interchange Fee Litigation

Beginning in 2005, several putative class actions were filed against Citigroup, Citibank, and Citicorp, together with Visa, MasterCard, and other banks and their affiliates, in various federal district courts and consolidated with other related individual cases in a multi-district litigation proceeding in the United States District Court for the Eastern District of New York. This proceeding is captioned IN RE PAYMENT CARD INTERCHANGE FEE AND MERCHANT DISCOUNT ANTITRUST LITIGATION.

The plaintiffs, merchants that accept Visa and MasterCard branded payment cards, as well as various membership associations that claim to represent certain groups of merchants, allege, among other things, that defendants have engaged in conspiracies to set the price of interchange and merchant discount fees on credit and debit card transactions and to restrain trade unreasonably through various Visa and MasterCard rules governing merchant conduct, all in violation of Section 1 of the Sherman Act and certain California statutes. Plaintiffs further alleged violations of Section 2 of the Sherman Act. Supplemental complaints also were filed against defendants in the putative class actions alleging that Visa's and MasterCard's respective initial public offerings were anticompetitive and violated Section 7 of the Clayton Act, and that MasterCard's initial public offering constituted a fraudulent conveyance.

In 2014, the district court entered a final judgment approving the terms of a class settlement. Various objectors appealed from the final class settlement approval order to the United States Court of Appeals for the Second Circuit.

In 2016, the Court of Appeals reversed the district court's approval of the class settlement and remanded for further proceedings. The district court thereafter appointed separate interim counsel for a putative class seeking damages and a putative class seeking injunctive relief. Amended or new complaints on behalf of the putative classes and various individual merchants were subsequently filed, including a further amended complaint on behalf of a putative damages class and a new complaint on behalf of a putative injunctive class, both of which named Citigroup and Related Parties. In addition, numerous merchants have filed amended or new complaints against Visa, MasterCard, and in some instances one or more issuing banks, including Citigroup and affiliates.

In 2019, the district court granted the damages class plaintiffs' motion for final approval of a new settlement with the defendants. The settlement involves the damages class only and does not settle the claims of the injunctive relief class or any actions brought on a non-class basis by individual merchants. The settlement provides for a cash payment to the damages class of \$6.24 billion, later reduced by \$700 million based on the transaction volume of class members that opted-out from the settlement. Several merchants and merchant groups have appealed the final approval order. Additional information concerning these consolidated actions is publicly available in court filings under the docket number MDL 05-1720 (E.D.N.Y.) (Brodie, J.).

Interest Rate and Credit Default Swap Matters

Regulatory Actions: The Commodity Futures Trading Commission (CFTC) is conducting an investigation into alleged anticompetitive conduct in the trading and clearing of interest rate swaps (IRS) by investment banks. Citigroup is cooperating with the investigation.

Antitrust and Other Litigation: Beginning in 2015, Citigroup, Citibank, CGMI, CGML, and numerous other parties were named as defendants in a number of industry-wide putative class actions related to IRS trading. These actions have been consolidated in the United States District Court for the Southern District of New York under the caption IN RE INTEREST RATE SWAPS ANTITRUST LITIGATION. The actions allege that defendants colluded to prevent the development of exchange-like trading for IRS and assert federal and state antitrust claims and claims for unjust enrichment. Also consolidated under the same caption are individual actions filed by swap execution facilities, asserting federal and state antitrust claims, as well as claims for unjust enrichment and tortious interference with business relations. Plaintiffs in all of these actions seek treble damages, fees, costs, and injunctive relief. Lead plaintiffs in the class action moved for class certification in 2019, and subsequently filed an amended complaint. Additional information concerning these actions is publicly available in court filings under the docket numbers 18-CV-5361 (S.D.N.Y.) (Oetken, J.) and 16-MD-2704 (S.D.N.Y.) (Oetken, J.).

In 2017, Citigroup, Citibank, CGMI, CGML and numerous other parties were named as defendants in an action filed in the United States District Court for the Southern District of New York under the caption TERA GROUP, INC., ET AL. v. CITIGROUP, INC., ET AL. The complaint alleges that defendants colluded to prevent the development of

exchange-like trading for credit default swaps and asserts federal and state antitrust claims and state law tort claims. In January 2020, plaintiffs filed an amended complaint, which defendants later moved to dismiss. Additional information concerning this action is publicly available in court filings under the docket number 17-CV-4302 (S.D.N.Y.) (Sullivan, J.).

Parmalat Litigation

In 2004, an Italian commissioner appointed to oversee the administration of various Parmalat companies filed a complaint against Citigroup, Citibank, and related parties, alleging that the defendants facilitated a number of frauds by Parmalat insiders. In 2008, a jury rendered a verdict in Citigroup's favor and awarded Citi \$431 million. In 2019, the Italian Supreme Court affirmed the decision in the full amount of \$431 million. Citigroup has taken steps to enforce the judgment in Italian and Belgian courts. Additional information concerning these actions is publicly available in court filings under the docket numbers 27618/2014, 4133/2019, and 22098/2019 (Italy), and 20/3617/A and 20/4007/A (Brussels).

In 2015, Parmalat filed a claim in an Italian civil court in Milan claiming damages of €1.8 billion against Citigroup, Citibank, and related parties. The Milan court dismissed Parmalat's claim on grounds that it was duplicative of Parmalat's previously unsuccessful claims. In 2019, the Milan Court of Appeal rejected Parmalat's appeal of the Milan court's dismissal. In June 2019, Parmalat filed a further appeal with the Italian Supreme Court. Additional information concerning this action is publicly available in court filings under the docket numbers 1009/2018 and 20598/2019.

On January 29, 2020, Parmalat, its three directors, and its sole shareholder, Sofil S.a.s., as co-plaintiffs, filed a claim before the Italian civil court in Milan seeking a declaratory judgment that they do not owe compensatory damages of €990 million to Citibank. On November 5, 2020, Citibank joined the proceedings, seeking dismissal of the declaratory judgment application. Additional information concerning this action is publicly available in court filings under the docket number 8611/2020.

Payment Protection Insurance

Regulators and courts in the U.K. have scrutinized the selling of payment protection insurance (PPI) by financial institutions for several years. Citibank continues to review customer claims relating to the sale of PPI in the U.K., to grant redress in accordance with the requirements of the U.K. Financial Conduct Authority, and to defend claims filed in U.K. courts.

Revlon Credit Facility Litigation

On August 12, 2020, Citibank and numerous other parties were named as defendants in an action filed in the United States District Court for the Southern District of New York under the caption UMB BANK, NATIONAL ASSOCIATION v. REVLOX, INC., ET AL. Plaintiff alleged that, with respect to a 2016 credit agreement between Revlon and various lenders for which Citibank served as administrative and collateral agent, the defendants deprived lenders of the collateral securing loans they made to Revlon under the credit agreement. On November 8, 2020, plaintiffs withdrew the case

without prejudice. Additional information concerning this action is publicly available in court filings under the docket number 20-CV-6352 (S.D.N.Y.) (Schofield, J.).

Revlon-related Wire Transfer Litigation

On August 17, 18, and 20, 2020, Citibank filed actions in the United States District Court for the Southern District of New York, which have been consolidated under the caption IN RE CITIBANK AUGUST 11, 2020 WIRE TRANSFERS. The actions relate to a payment erroneously made by Citibank on August 11, 2020, in its capacity as administrative agent for a Revlon credit facility. The action seeks the return of the erroneously transferred funds from certain fund managers. Citibank has asserted claims for unjust enrichment, conversion, money had and received, and payment by mistake. The court issued temporary restraining orders related to the subject funds. A trial was held in December 2020. On February 16, 2021, the court issued a judgment in favor of the defendants. Additional information concerning this action is publicly available in court filings under the docket number 20-CV-6539 (S.D.N.Y.) (Furman, J.).

Shareholder Derivative and Securities Litigation

Beginning on October 16, 2020, four derivative actions were filed in the United States District Court for the Southern District of New York, purportedly on behalf of Citigroup (as nominal defendant) against Citigroup's current directors and certain former directors. On December 3, 2020, the actions were consolidated under the caption IN RE CITIGROUP INC. SHAREHOLDER DERIVATIVE LITIGATION. On December 24, 2020, plaintiffs filed a consolidated complaint asserting claims for breach of fiduciary duty, unjust enrichment, and contribution and indemnification in connection with defendants' alleged failures to implement adequate internal controls. In addition, the consolidated complaint asserts derivative claims for violations of Sections 10(b) and 14(a) of the Securities Exchange Act of 1934 in connection with statements in Citigroup's 2019 and 2020 annual meeting proxy statements. Additional information concerning this action is publicly available in court filings under the docket number 1:20-cv-09438 (S.D.N.Y.) (Nathan, J.).

Beginning on December 4, 2020, two derivative actions were filed in the Supreme Court of the State of New York, purportedly on behalf of Citigroup (as nominal defendant) against Citigroup's current directors, certain former directors, and certain current and former officers. The actions are captioned P. ALEXANDER ATAI v. CORBAT, ET AL. and ASHLEY IKEDA v. CORBAT, ET AL. The complaints assert claims for breach of fiduciary duty and unjust enrichment in connection with defendants' alleged failures to implement adequate internal controls. Additional information concerning these actions is publicly available in court filings under the docket numbers 656759/2020 (N.Y. Sup. Ct.) and 657086/2020 (N.Y. Sup. Ct.).

Beginning on October 30, 2020, three putative class action complaints were filed in the United States District Court for the Southern District of New York against Citigroup and certain of its current and former officers, asserting violations of Sections 10(b) and 20(a) of the Securities

Exchange Act of 1934 in connection with defendants' alleged misstatements concerning Citigroup's internal controls. The actions are captioned CITY OF SUNRISE FIREFIGHTERS' PENSION FUND v. CITIGROUP INC., ET AL., CITY OF STERLING HEIGHTS GENERAL EMPLOYEES' RETIREMENT SYSTEM v. CITIGROUP INC., ET AL., and TIMOTHY LIM v. CITIGROUP INC., ET AL. Additional information concerning these actions is publicly available in court filings under the docket numbers 1:20-CV-9132 (S.D.N.Y.) (Nathan, J.), 1:20-CV-09573 (S.D.N.Y.) (Nathan, J.), and 1:20-CV-10360 (S.D.N.Y.) (Nathan, J.).

Sovereign Securities Matters

Regulatory Actions: Government and regulatory agencies in the U.S. and in other jurisdictions are conducting investigations or making inquiries regarding Citigroup's sales and trading activities in connection with sovereign and other government-related securities. Citigroup is cooperating with these investigations and inquiries.

Antitrust and Other Litigation: In 2015, putative class actions filed against CGMI and other defendants were consolidated, under the caption IN RE TREASURY SECURITIES AUCTION ANTITRUST LITIGATION, in the United States District Court for the Southern District of New York. In 2017, a consolidated amended complaint was filed, alleging that defendants colluded to fix U.S. treasury auction bids by sharing competitively sensitive information ahead of the auctions, and that defendants colluded to boycott and prevent the emergence of an anonymous, all-to-all electronic trading platform in the U.S. Treasuries secondary market. The complaint asserts claims under antitrust laws, and seeks damages, including treble damages where authorized by statute, and injunctive relief. In February 2018, defendants moved to dismiss the complaint. Additional information concerning this action is publicly available in court filings under the docket number 15-MD-2673 (S.D.N.Y.) (Gardphe, J.).

In 2016 and 2017, actions by putative classes of direct purchasers of supranational, sub-sovereign and agency (SSA) bonds filed against Citigroup, Citibank, CGMI, CGML and other defendants were consolidated, under the caption IN RE SSA BONDS ANTITRUST LITIGATION, in the United States District Court for the Southern District of New York. In 2018, a second amended consolidated complaint was filed, alleging that defendants, as market makers and traders of SSA bonds, colluded to fix the price at which they bought and sold SSA bonds in the secondary market. The complaint asserts claims under the antitrust laws and unjust enrichment, and seeks damages, including treble damages where authorized by statute, and disgorgement. In 2019, the court granted defendants' motion to dismiss certain defendants, including CGML. On June 1, 2020, plaintiffs appealed to the United States Court of Appeals for the Second Circuit from the district court's grant of defendants' remaining motion to dismiss the second amended consolidated complaint. Additional information concerning this action is publicly available in court filings under the docket numbers 16 Civ. 3711 (S.D.N.Y.) (Ramos, J.) and 20-1759 (2d Cir.).

In 2017, purchasers of SSA bonds filed a proposed class action on behalf of direct and indirect purchasers of SSA

bonds against Citigroup, Citibank, CGMI, CGML, Citibank Canada, Citigroup Global Markets Canada, Inc. and other defendants, captioned JOSEPH MANCINELLI, ET AL. v. BANK OF AMERICA CORPORATION, ET AL., in the Federal Court in Canada. In October 2019, plaintiffs filed an amended claim. The complaint alleges that defendants manipulated, and colluded to manipulate, the SSA bonds market, asserts claims for breach of the Competition Act, breach of foreign law, civil conspiracy, unjust enrichment, waiver of tort, and breach of contract, and seeks compensatory and punitive damages, among other relief. Additional information concerning this action is publicly available in court filings under the docket number T-1871-17 (Fed. Ct.).

In 2019, the State of Louisiana filed an action against CGMI and other defendants, captioned STATE OF LOUISIANA v. BANK OF AMERICA, N.A., ET AL., in the United States District Court for the Middle District of Louisiana. The complaint alleges that defendants conspired to manipulate the market for bonds issued by U.S. government-sponsored agencies. The complaint asserts a claim for a violation of the Sherman Act, and seeks treble damages and injunctive relief. Additional information concerning this action is publicly available in court filings under the docket number 19 Civ. 638 (M.D. La.) (Dick, C.J.).

In 2019, the City of Baton Rouge and related plaintiffs filed a substantially similar action against CGMI and other defendants, captioned CITY OF BATON ROUGE, ET AL. v. BANK OF AMERICA, N.A., ET AL., in the United States District Court for the Middle District of Louisiana. Additional information concerning this action is publicly available in court filings under the docket number 19 Civ. 725 (M.D. La.) (Dick, C.J.).

On April 1, 2020, the Louisiana Asset Management Pool filed a substantially similar action against CGMI and other defendants, captioned LOUISIANA ASSET MANAGEMENT POOL v. BANK OF AMERICA CORPORATION, ET AL., in the United States District Court for the Eastern District of Louisiana, which was subsequently transferred to the United States District Court for the Middle District of Louisiana. Additional information concerning this action is publicly available in court filings under the docket number 21 Civ. 0003 (M.D. La.) (Dick, C.J.).

On September 21, 2020, the City of New Orleans and related entities filed a substantially similar action against CGMI and other defendants, captioned CITY OF NEW ORLEANS, ET AL. v. BANK OF AMERICA CORPORATION, ET AL., in the United States District Court for the Eastern District of Louisiana. Additional information concerning this action is publicly available in court filings under the docket number 20 Civ. 2570 (E.D. La.) (Vitter, J.).

In 2018, a putative class action was filed against Citigroup, CGMI, Citigroup Financial Products Inc., Citigroup Global Markets Holdings Inc., Citibanamex, Grupo Banamex and other banks, captioned IN RE MEXICAN GOVERNMENT BONDS ANTITRUST LITIGATION, in the United States District Court for the Southern District of New York. The complaint alleges that defendants colluded in the Mexican sovereign bond market. In September 2019, the court granted defendants' motion to dismiss. In December 2019, plaintiffs filed an amended complaint against Citibanamex and

other market makers in the Mexican sovereign bond market. Plaintiffs no longer assert any claims against Citigroup and any other U.S. Citi affiliates. The amended complaint alleges a conspiracy to fix prices in the Mexican sovereign bond market from January 1, 2006 to April 19, 2017, and asserts antitrust and unjust enrichment claims, and seeks treble damages, restitution and injunctive relief. On February 21, 2020, certain defendants, including Citibanamex, moved to dismiss the amended, which the court later granted. Additional information concerning this action is publicly available in court filings under the docket number 18 Civ. 2830 (S.D.N.Y.) (Oetken, J.).

Transaction Tax Matters

Citigroup and Citibank are engaged in litigation or examinations with non-U.S. tax authorities, including in the U.K., India, and Germany, concerning the payment of transaction taxes and other non-income tax matters.

Tribune Company Bankruptcy

Certain Citigroup affiliates (along with numerous other parties) have been named as defendants in adversary proceedings related to the Chapter 11 cases of Tribune Company (Tribune) filed in the United States Bankruptcy Court for the District of Delaware, asserting claims arising out of the approximately \$11 billion leveraged buyout of Tribune in 2007. The actions were consolidated as IN RE TRIBUNE COMPANY FRAUDULENT CONVEYANCE LITIGATION and transferred to the United States District Court for the Southern District of New York.

In the adversary proceeding captioned KIRSCHNER v. FITZSIMONS, ET AL., the litigation trustee, as successor plaintiff to the unsecured creditors committee, seeks to avoid and recover as actual fraudulent transfers the transfers of Tribune stock that occurred as a part of the leveraged buyout. Several Citigroup affiliates, along with numerous other parties, were named as shareholder defendants and were alleged to have tendered Tribune stock to Tribune as a part of the buyout. In 2017, the United States District Court for the Southern District of New York dismissed the actual fraudulent transfer claim against the shareholder defendants, including the Citigroup affiliates. In 2019, the litigation trustee filed an appeal to the United States Court of Appeals for the Second Circuit.

Several Citigroup affiliates, along with numerous other parties, are named as defendants in certain actions brought by Tribune noteholders, which seek to recover the transfers of Tribune stock that occurred as a part of the leveraged buyout, as state-law constructive fraudulent conveyances. The noteholders' claims were previously dismissed and the dismissal was affirmed on appeal. In 2018, the United States Court of Appeals for the Second Circuit withdrew its 2016 transfer of jurisdiction to the district court to reconsider its decision in light of a recent United States Supreme Court decision. In 2019, the Court of Appeals issued an amended decision again affirming the dismissal. In January 2020, the noteholders filed a petition for rehearing. On July 6, 2020, the noteholders filed a petition for a writ of certiorari in the United States Supreme Court. On October 5, 2020, the Supreme

Court called for the views of the Acting Solicitor General on whether the petition should be granted.

CGMI was named as a defendant in a separate action, *KIRSCHNER v. CGMI*, in connection with its role as advisor to Tribune. In 2019, the court dismissed the action, which the litigation trustee has appealed to the United States Court of Appeals for the Second Circuit.

Additional information concerning these actions is publicly available in court filings under the docket numbers 08-13141 (Bankr. D. Del.) (Carey, J.), 11 MD 02296 (S.D.N.Y.) (Cote, J.), 12 MC 2296 (S.D.N.Y.) (Cote, J.), 13-3992 (2d Cir.), 19-0449 (2d Cir.), 19-3049 (2d Cir.), 16-317 (U.S.), and 20-8 (U.S. Supreme Court).

Variable Rate Demand Obligation Litigation

In 2019, plaintiffs in the consolidated actions *CITY OF PHILADELPHIA v. BANK OF AMERICA CORP., ET AL.* and *MAYOR AND CITY COUNCIL OF BALTIMORE v. BANK OF AMERICA CORP., ET AL.* filed a consolidated complaint naming as defendants Citigroup, Citibank, CGMI, CGML and numerous other industry participants. The consolidated complaint asserts violations of the Sherman Act, as well as claims for breach of contract, breach of fiduciary duty, and unjust enrichment, and seeks damages and injunctive relief based on allegations that defendants served as remarketing agents for municipal bonds called variable rate demand obligations (VRDOs) and colluded to set artificially high VRDO interest rates. On November 6, 2020, the court granted in part and denied in part defendants' motion to dismiss the consolidated complaint. Additional information concerning this action is publicly available in court filings under the docket numbers 19-CV-1608 (S.D.N.Y.) (Furman, J.) and 19-CV-2667 (S.D.N.Y.) (Furman, J.).

Settlement Payments

Payments required in settlement agreements described above have been made or are covered by existing litigation or other accruals.

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28. CONDENSED CONSOLIDATING FINANCIAL STATEMENTS

Citigroup amended its Registration Statement on Form S-3 on file with the SEC (File No. 33-192302) to add its wholly owned subsidiary, Citigroup Global Markets Holdings Inc. (CGMHI), as a co-registrant. Any securities issued by CGMHI under the Form S-3 will be fully and unconditionally guaranteed by Citigroup.

The following are the Condensed Consolidating Statements of Income and Comprehensive Income for the years ended December 31, 2020, 2019 and 2018, Condensed Consolidating Balance Sheet as of December 31, 2020 and 2019 and Condensed Consolidating Statement of Cash Flows for the years ended December 31, 2020, 2019 and 2018 for Citigroup Inc., the parent holding company (Citigroup parent company), CGMHI, other Citigroup subsidiaries and eliminations and total consolidating adjustments. "Other Citigroup subsidiaries and eliminations" includes all other subsidiaries of Citigroup, intercompany eliminations and income (loss) from discontinued operations. "Consolidating adjustments" includes Citigroup parent company elimination of distributed and undistributed income of subsidiaries and investment in subsidiaries.

These Condensed Consolidating Financial Statements have been prepared and presented in accordance with SEC Regulation S-X Rule 3-10, "Financial Statements of Guarantors and Issuers of Guaranteed Securities Registered or Being Registered."

These Condensed Consolidating Financial Statements schedules are presented for purposes of additional analysis, but should be considered in relation to the Consolidated Financial Statements of Citigroup taken as a whole.

Condensed Consolidating Statements of Income and Comprehensive Income

Year ended December 31, 2020

<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Revenues					
Dividends from subsidiaries	\$ 2,355	\$ —	\$ —	\$ (2,355)	\$ —
Interest revenue	—	5,364	52,725	—	58,089
Interest revenue—intercompany	4,162	920	(5,082)	—	—
Interest expense	4,992	1,989	7,560	—	14,541
Interest expense—intercompany	502	2,170	(2,672)	—	—
Net interest revenue	\$ (1,332)	\$ 2,125	\$ 42,755	\$ —	\$ 43,548
Commissions and fees	\$ —	\$ 6,216	\$ 5,169	\$ —	\$ 11,385
Commissions and fees—intercompany	(36)	290	(254)	—	—
Principal transactions	(1,254)	(4,252)	19,391	—	13,885
Principal transactions—intercompany	693	9,064	(9,757)	—	—
Other revenue	(127)	706	4,901	—	5,480
Other revenue—intercompany	111	23	(134)	—	—
Total non-interest revenues	\$ (613)	\$ 12,047	\$ 19,316	\$ —	\$ 30,750
Total revenues, net of interest expense	\$ 410	\$ 14,172	\$ 62,071	\$ (2,355)	\$ 74,298
Provisions for credit losses and for benefits and claims	\$ —	\$ (1)	\$ 17,496	\$ —	\$ 17,495
Operating expenses					
Compensation and benefits	\$ (5)	\$ 4,941	\$ 17,278	\$ —	\$ 22,214
Compensation and benefits—intercompany	191	—	(191)	—	—
Other operating	37	2,393	18,527	—	20,957
Other operating—intercompany	15	2,317	(2,332)	—	—
Total operating expenses	\$ 238	\$ 9,651	\$ 33,282	\$ —	\$ 43,171
Equity in undistributed income of subsidiaries	\$ 9,894	\$ —	\$ —	\$ (9,894)	\$ —
Income from continuing operations before income taxes	\$ 10,066	\$ 4,522	\$ 11,293	\$ (12,249)	\$ 13,632
Provision (benefit) for income taxes	(981)	1,249	2,257	—	2,525
Income from continuing operations	\$ 11,047	\$ 3,273	\$ 9,036	\$ (12,249)	\$ 11,107
Income (loss) from discontinued operations, net of taxes	—	—	(20)	—	(20)
Net income before attribution of noncontrolling interests	\$ 11,047	\$ 3,273	\$ 9,016	\$ (12,249)	\$ 11,087
Noncontrolling interests	—	—	40	—	40
Net income	\$ 11,047	\$ 3,273	\$ 8,976	\$ (12,249)	\$ 11,047
Comprehensive income					
Add: Other comprehensive income (loss)	\$ 4,260	\$ (223)	\$ 4,244	\$ (4,021)	\$ 4,260
Total Citigroup comprehensive income	\$ 15,307	\$ 3,050	\$ 13,220	\$ (16,270)	\$ 15,307
Add: Other comprehensive income attributable to noncontrolling interests	\$ —	\$ —	\$ 26	\$ —	\$ 26
Add: Net income attributable to noncontrolling interests	—	—	40	—	40
Total comprehensive income	\$ 15,307	\$ 3,050	\$ 13,286	\$ (16,270)	\$ 15,373

Condensed Consolidating Statements of Income and Comprehensive Income

	Year ended December 31, 2019				
<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Revenues					
Dividends from subsidiaries	\$ 23,347	\$ —	\$ —	\$ (23,347)	\$ —
Interest revenue	—	10,661	65,849	—	76,510
Interest revenue—intercompany	5,091	1,942	(7,033)	—	—
Interest expense	4,949	7,010	17,204	—	29,163
Interest expense—intercompany	1,038	4,243	(5,281)	—	—
Net interest revenue	\$ (896)	\$ 1,350	\$ 46,893	\$ —	\$ 47,347
Commissions and fees	\$ —	\$ 5,265	\$ 6,481	\$ —	\$ 11,746
Commissions and fees—intercompany	(21)	354	(333)	—	—
Principal transactions	(2,537)	277	11,152	—	8,892
Principal transactions—intercompany	1,252	2,464	(3,716)	—	—
Other revenue	767	832	4,702	—	6,301
Other revenue—intercompany	(55)	102	(47)	—	—
Total non-interest revenues	\$ (594)	\$ 9,294	\$ 18,239	\$ —	\$ 26,939
Total revenues, net of interest expense	\$ 21,857	\$ 10,644	\$ 65,132	\$ (23,347)	\$ 74,286
Provisions for credit losses and for benefits and claims	\$ —	\$ —	\$ 8,383	\$ —	\$ 8,383
Operating expenses					
Compensation and benefits	\$ 32	\$ 4,680	\$ 16,721	\$ —	\$ 21,433
Compensation and benefits—intercompany	134	—	(134)	—	—
Other operating	(16)	2,326	18,259	—	20,569
Other operating—intercompany	20	2,410	(2,430)	—	—
Total operating expenses	\$ 170	\$ 9,416	\$ 32,416	\$ —	\$ 42,002
Equity in undistributed income of subsidiaries	\$ (3,620)	\$ —	\$ —	\$ 3,620	\$ —
Income from continuing operations before income taxes	\$ 18,067	\$ 1,228	\$ 24,333	\$ (19,727)	\$ 23,901
Provision (benefit) for income taxes	(1,334)	176	5,588	—	4,430
Income from continuing operations	\$ 19,401	\$ 1,052	\$ 18,745	\$ (19,727)	\$ 19,471
Income (loss) from discontinued operations, net of taxes	—	—	(4)	—	(4)
Net income (loss) before attribution of noncontrolling interests	\$ 19,401	\$ 1,052	\$ 18,741	\$ (19,727)	\$ 19,467
Noncontrolling interests	—	—	66	—	66
Net income	\$ 19,401	\$ 1,052	\$ 18,675	\$ (19,727)	\$ 19,401
Comprehensive income					
Add: Other comprehensive income (loss)	\$ 852	\$ (651)	\$ 1,600	\$ (949)	\$ 852
Total Citigroup comprehensive income	\$ 20,253	\$ 401	\$ 20,275	\$ (20,676)	\$ 20,253
Add: Other comprehensive income attributable to noncontrolling interests	\$ —	\$ —	\$ —	\$ —	\$ —
Add: Net income attributable to noncontrolling interests	—	—	66	—	66
Total comprehensive income	\$ 20,253	\$ 401	\$ 20,341	\$ (20,676)	\$ 20,319

Condensed Consolidating Statements of Income and Comprehensive Income

Year ended December 31, 2018

<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Revenues					
Dividends from subsidiaries	\$ 22,854	\$ —	\$ —	\$ (22,854)	\$ —
Interest revenue	67	8,732	62,029	—	70,828
Interest revenue—intercompany	4,933	1,659	(6,592)	—	—
Interest expense	4,783	5,430	14,053	—	24,266
Interest expense—intercompany	1,198	3,539	(4,737)	—	—
Net interest revenue	\$ (981)	\$ 1,422	\$ 46,121	\$ —	\$ 46,562
Commissions and fees	\$ —	\$ 5,146	\$ 6,711	\$ —	\$ 11,857
Commissions and fees—intercompany	(2)	237	(235)	—	—
Principal transactions	(1,310)	1,599	8,616	—	8,905
Principal transactions—intercompany	(929)	1,328	(399)	—	—
Other revenue	1,373	710	3,447	—	5,530
Other revenue—intercompany	(107)	143	(36)	—	—
Total non-interest revenues	\$ (975)	\$ 9,163	\$ 18,104	\$ —	\$ 26,292
Total revenues, net of interest expense	\$ 20,898	\$ 10,585	\$ 64,225	\$ (22,854)	\$ 72,854
Provisions for credit losses and for benefits and claims	\$ —	\$ (22)	\$ 7,590	\$ —	\$ 7,568
Operating expenses					
Compensation and benefits	\$ 4	\$ 4,484	\$ 16,666	\$ —	\$ 21,154
Compensation and benefits—intercompany	115	—	(115)	—	—
Other operating	(192)	2,224	18,655	—	20,687
Other operating—intercompany	49	2,312	(2,361)	—	—
Total operating expenses	\$ (24)	\$ 9,020	\$ 32,845	\$ —	\$ 41,841
Equity in undistributed income of subsidiaries	\$ (2,163)	\$ —	\$ —	\$ 2,163	\$ —
Income from continuing operations before income taxes	\$ 18,759	\$ 1,587	\$ 23,790	\$ (20,691)	\$ 23,445
Provision (benefit) for income taxes	714	1,123	3,520	—	5,357
Income from continuing operations	\$ 18,045	\$ 464	\$ 20,270	\$ (20,691)	\$ 18,088
Income (loss) from discontinued operations, net of taxes	—	—	(8)	—	(8)
Net income before attribution of noncontrolling interests	\$ 18,045	\$ 464	\$ 20,262	\$ (20,691)	\$ 18,080
Noncontrolling interests	—	—	35	—	35
Net income	\$ 18,045	\$ 464	\$ 20,227	\$ (20,691)	\$ 18,045
Comprehensive income					
Add: Other comprehensive income (loss)	\$ (2,499)	\$ 257	\$ 3,500	\$ (3,757)	\$ (2,499)
Total Citigroup comprehensive income	\$ 15,546	\$ 721	\$ 23,727	\$ (24,448)	\$ 15,546
Add: Other comprehensive income attributable to noncontrolling interests	\$ —	\$ —	\$ (43)	\$ —	\$ (43)
Add: Net income attributable to noncontrolling interests	—	—	35	—	35
Total comprehensive income	\$ 15,546	\$ 721	\$ 23,719	\$ (24,448)	\$ 15,538

Condensed Consolidating Balance Sheet

December 31, 2020

<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Assets					
Cash and due from banks	\$ —	\$ 628	\$ 25,721	\$ —	\$ 26,349
Cash and due from banks—intercompany	16	6,081	(6,097)	—	—
Deposits with banks, net of allowance	—	5,224	278,042	—	283,266
Deposits with banks—intercompany	4,500	8,179	(12,679)	—	—
Securities borrowed and purchased under resale agreements	—	238,718	55,994	—	294,712
Securities borrowed and purchased under resale agreements— intercompany	—	24,309	(24,309)	—	—
Trading account assets	307	222,278	152,494	—	375,079
Trading account assets—intercompany	723	9,400	(10,123)	—	—
Investments, net of allowance	1	374	446,984	—	447,359
Loans, net of unearned income	—	2,524	673,359	—	675,883
Loans, net of unearned income—intercompany	—	—	—	—	—
Allowance for credit losses on loans (ACLL)	—	—	(24,956)	—	(24,956)
Total loans, net	\$ —	\$ 2,524	\$ 648,403	\$ —	\$ 650,927
Advances to subsidiaries	\$ 152,383	\$ —	\$ (152,383)	\$ —	\$ —
Investments in subsidiaries	213,267	—	—	(213,267)	—
Other assets, net of allowance ⁽¹⁾	12,156	60,273	109,969	—	182,398
Other assets—intercompany	2,781	51,489	(54,270)	—	—
Total assets	\$ 386,134	\$ 629,477	\$ 1,457,746	\$ (213,267)	\$ 2,260,090
Liabilities and equity					
Deposits	\$ —	\$ —	\$ 1,280,671	\$ —	\$ 1,280,671
Deposits—intercompany	—	—	—	—	—
Securities loaned and sold under repurchase agreements	—	184,786	14,739	—	199,525
Securities loaned and sold under repurchase agreements— intercompany	—	76,590	(76,590)	—	—
Trading account liabilities	—	113,100	54,927	—	168,027
Trading account liabilities—intercompany	397	8,591	(8,988)	—	—
Short-term borrowings	—	12,323	17,191	—	29,514
Short-term borrowings—intercompany	—	12,757	(12,757)	—	—
Long-term debt	170,563	47,732	53,391	—	271,686
Long-term debt—intercompany	—	67,322	(67,322)	—	—
Advances from subsidiaries	12,975	—	(12,975)	—	—
Other liabilities, including allowance	2,692	55,217	52,558	—	110,467
Other liabilities—intercompany	65	15,378	(15,443)	—	—
Stockholders' equity	199,442	35,681	178,344	(213,267)	200,200
Total liabilities and equity	\$ 386,134	\$ 629,477	\$ 1,457,746	\$ (213,267)	\$ 2,260,090

(1) *Other assets* for Citigroup parent company at December 31, 2020 included \$29.5 billion of placements to Citibank and its branches, of which \$24.3 billion had a remaining term of less than 30 days.

Condensed Consolidating Balance Sheet

December 31, 2019

<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Assets					
Cash and due from banks	\$ —	\$ 586	\$ 23,381	\$ —	\$ 23,967
Cash and due from banks—intercompany	21	5,095	(5,116)	—	—
Deposits with banks, net of allowance	—	4,050	165,902	—	169,952
Deposits with banks—intercompany	3,000	6,710	(9,710)	—	—
Securities borrowed and purchased under resale agreements	—	195,537	55,785	—	251,322
Securities borrowed and purchased under resale agreements— intercompany	—	21,446	(21,446)	—	—
Trading account assets	286	152,115	123,739	—	276,140
Trading account assets—intercompany	426	5,858	(6,284)	—	—
Investments, net of allowance	1	541	368,021	—	368,563
Loans, net of unearned income	—	2,497	696,986	—	699,483
Loans, net of unearned income—intercompany	—	—	—	—	—
Allowance for credit losses on loans (ACLL)	—	—	(12,783)	—	(12,783)
Total loans, net	\$ —	\$ 2,497	\$ 684,203	\$ —	\$ 686,700
Advances to subsidiaries	\$ 144,587	\$ —	\$ (144,587)	\$ —	\$ —
Investments in subsidiaries	202,116	—	—	(202,116)	—
Other assets, net of allowance ⁽¹⁾	12,377	54,784	107,353	—	174,514
Other assets—intercompany	2,799	45,588	(48,387)	—	—
Total assets	\$ 365,613	\$ 494,807	\$ 1,292,854	\$ (202,116)	\$ 1,951,158
Liabilities and equity					
Deposits	\$ —	\$ —	\$ 1,070,590	\$ —	\$ 1,070,590
Deposits—intercompany	—	—	—	—	—
Securities loaned and sold under repurchase agreements	—	145,473	20,866	—	166,339
Securities loaned and sold under repurchase agreements— intercompany	—	36,581	(36,581)	—	—
Trading account liabilities	1	80,100	39,793	—	119,894
Trading account liabilities—intercompany	379	5,109	(5,488)	—	—
Short-term borrowings	66	11,096	33,887	—	45,049
Short-term borrowings—intercompany	—	17,129	(17,129)	—	—
Long-term debt	150,477	39,578	58,705	—	248,760
Long-term debt—intercompany	—	66,791	(66,791)	—	—
Advances from subsidiaries	20,503	—	(20,503)	—	—
Other liabilities, including allowance	937	51,777	53,866	—	106,580
Other liabilities—intercompany	8	8,414	(8,422)	—	—
Stockholders' equity	193,242	32,759	170,061	(202,116)	193,946
Total liabilities and equity	\$ 365,613	\$ 494,807	\$ 1,292,854	\$ (202,116)	\$ 1,951,158

(1) *Other assets* for Citigroup parent company at December 31, 2019 included \$35.1 billion of placements to Citibank and its branches, of which \$24.9 billion had a remaining term of less than 30 days.

Condensed Consolidating Statement of Cash Flows

Year ended December 31, 2020

<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Net cash provided by (used in) operating activities of continuing operations	\$ 5,002	\$ (26,195)	\$ 572	\$ —	\$ (20,621)
Cash flows from investing activities of continuing operations					
Purchases of investments	\$ —	\$ —	\$ (334,900)	\$ —	\$ (334,900)
Proceeds from sales of investments	—	—	146,285	—	146,285
Proceeds from maturities of investments	—	—	124,229	—	124,229
Change in loans	—	—	14,249	—	14,249
Proceeds from sales and securitizations of loans	—	—	1,495	—	1,495
Change in securities borrowed and purchased under agreements to resell	—	(46,044)	2,654	—	(43,390)
Changes in investments and advances—intercompany	(5,584)	(6,917)	12,501	—	—
Other investing activities	—	(54)	(3,226)	—	(3,280)
Net cash used in investing activities of continuing operations	\$ (5,584)	\$ (53,015)	\$ (36,713)	\$ —	\$ (95,312)
Cash flows from financing activities of continuing operations					
Dividends paid	\$ (5,352)	\$ (172)	\$ 172	\$ —	\$ (5,352)
Issuance of preferred stock	2,995	—	—	—	2,995
Redemption of preferred stock	(1,500)	—	—	—	(1,500)
Treasury stock acquired	(2,925)	—	—	—	(2,925)
Proceeds (repayments) from issuance of long-term debt, net	16,798	6,349	(10,091)	—	13,056
Proceeds (repayments) from issuance of long-term debt—intercompany, net	—	3,960	(3,960)	—	—
Change in deposits	—	—	210,081	—	210,081
Change in securities loaned and sold under agreements to repurchase	—	79,322	(46,136)	—	33,186
Change in short-term borrowings	—	1,228	(16,763)	—	(15,535)
Net change in short-term borrowings and other advances—intercompany	(7,528)	(7,806)	15,334	—	—
Capital contributions from (to) parent	—	—	—	—	—
Other financing activities	(411)	—	—	—	(411)
Net cash provided by financing activities of continuing operations	\$ 2,077	\$ 82,881	\$ 148,637	\$ —	\$ 233,595
Effect of exchange rate changes on cash and due from banks	\$ —	\$ —	\$ (1,966)	\$ —	\$ (1,966)
Change in cash and due from banks and deposits with banks	\$ 1,495	\$ 3,671	\$ 110,530	\$ —	\$ 115,696
Cash and due from banks and deposits with banks at beginning of year	3,021	16,441	174,457	—	193,919
Cash and due from banks and deposits with banks at end of year	\$ 4,516	\$ 20,112	\$ 284,987	\$ —	\$ 309,615
Cash and due from banks	\$ 16	\$ 6,709	\$ 19,624	\$ —	\$ 26,349
Deposits with banks, net of allowance	4,500	13,403	265,363	—	283,266
Cash and due from banks and deposits with banks at end of year	\$ 4,516	\$ 20,112	\$ 284,987	\$ —	\$ 309,615
Supplemental disclosure of cash flow information for continuing operations					
Cash paid during the year for income taxes	\$ (1,883)	\$ 1,138	\$ 5,542	\$ —	\$ 4,797
Cash paid during the year for interest	2,681	4,516	6,101	—	13,298
Non-cash investing activities					
Transfers to loans HFS from loans	\$ —	\$ —	\$ 2,614	\$ —	\$ 2,614

Condensed Consolidating Statement of Cash Flows

	Year ended December 31, 2019				
<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Net cash provided by (used in) operating activities of continuing operations	\$ 25,011	\$ (35,396)	\$ (2,452)	\$ —	\$ (12,837)
Cash flows from investing activities of continuing operations					
Purchases of investments	\$ —	\$ —	\$ (274,491)	\$ —	\$ (274,491)
Proceeds from sales of investments	5	—	137,168	—	137,173
Proceeds from maturities of investments	—	—	119,051	—	119,051
Change in loans	—	—	(22,466)	—	(22,466)
Proceeds from sales and securitizations of loans	—	—	2,878	—	2,878
Change in securities borrowed and purchased under agreements to resell	—	15,811	3,551	—	19,362
Changes in investments and advances—intercompany	(1,847)	(870)	2,717	—	—
Other investing activities	—	(64)	(4,817)	—	(4,881)
Net cash provided by (used in) investing activities of continuing operations	\$ (1,842)	\$ 14,877	\$ (36,409)	\$ —	\$ (23,374)
Cash flows from financing activities of continuing operations					
Dividends paid	\$ (5,447)	\$ —	\$ —	\$ —	\$ (5,447)
Issuance of preferred stock	1,496	—	—	—	1,496
Redemption of preferred stock	(1,980)	—	—	—	(1,980)
Treasury stock acquired	(17,571)	—	—	—	(17,571)
Proceeds from issuance of long-term debt, net	1,666	10,389	(3,950)	—	8,105
Proceeds (repayments) from issuance of long-term debt—intercompany, net	—	(7,177)	7,177	—	—
Change in deposits	—	—	57,420	—	57,420
Change in securities loaned and sold under agreements to repurchase	—	5,115	(16,544)	—	(11,429)
Change in short-term borrowings	—	7,440	5,263	—	12,703
Net change in short-term borrowings and other advances—intercompany	(968)	5,843	(4,875)	—	—
Capital contributions from (to) parent	—	(74)	74	—	—
Other financing activities	(364)	(253)	253	—	(364)
Net cash provided by (used in) financing activities of continuing operations	\$ (23,168)	\$ 21,283	\$ 44,818	\$ —	\$ 42,933
Effect of exchange rate changes on cash and due from banks	\$ —	\$ —	\$ (908)	\$ —	\$ (908)
Change in cash and due from banks and deposits with banks	\$ 1	\$ 764	\$ 5,049	\$ —	\$ 5,814
Cash and due from banks and deposits with banks at beginning of year	3,020	15,677	169,408	—	188,105
Cash and due from banks and deposits with banks at end of year	\$ 3,021	\$ 16,441	\$ 174,457	\$ —	\$ 193,919
Cash and due from banks	\$ 21	\$ 5,681	\$ 18,265	\$ —	\$ 23,967
Deposits with banks, net of allowance	3,000	10,760	156,192	—	169,952
Cash and due from banks and deposits with banks at end of year	\$ 3,021	\$ 16,441	\$ 174,457	\$ —	\$ 193,919
Supplemental disclosure of cash flow information for continuing operations					
Cash paid (received) during the year for income taxes	\$ (393)	\$ 418	\$ 4,863	\$ —	\$ 4,888
Cash paid during the year for interest	3,820	12,664	12,198	—	28,682
Non-cash investing activities					
Transfers to loans HFS from loans	\$ —	\$ —	\$ 5,500	\$ —	\$ 5,500

Condensed Consolidating Statements of Cash Flows

	Year ended December 31, 2018				
<i>In millions of dollars</i>	Citigroup parent company	CGMHI	Other Citigroup subsidiaries and eliminations	Consolidating adjustments	Citigroup consolidated
Net cash provided by operating activities of continuing operations	\$ 21,314	\$ 13,287	\$ 2,351	\$ —	\$ 36,952
Cash flows from investing activities of continuing operations					
Purchases of investments	\$ (7,955)	\$ (18)	\$ (144,514)	\$ —	\$ (152,487)
Proceeds from sales of investments	7,634	3	53,854	—	61,491
Proceeds from maturities of investments	—	—	83,604	—	83,604
Change in loans	—	—	(29,002)	—	(29,002)
Proceeds from sales and securitizations of loans	—	—	4,549	—	4,549
Proceeds from significant disposals	—	—	314	—	314
Change in securities borrowed and purchased under agreements to resell	—	(34,018)	(4,188)	—	(38,206)
Changes in investments and advances—intercompany	(5,566)	(832)	6,398	—	—
Other investing activities	556	(59)	(3,878)	—	(3,381)
Net cash used in investing activities of continuing operations	\$ (5,331)	\$ (34,924)	\$ (32,863)	\$ —	\$ (73,118)
Cash flows from financing activities of continuing operations					
Dividends paid	\$ (5,020)	\$ —	\$ —	\$ —	\$ (5,020)
Redemption of preferred stock	(793)	—	—	—	(793)
Treasury stock acquired	(14,433)	—	—	—	(14,433)
Proceeds (repayments) from issuance of long-term debt, net	(5,099)	10,278	(2,656)	—	2,523
Proceeds (repayments) from issuance of long-term debt—intercompany, net	—	10,708	(10,708)	—	—
Change in deposits	—	—	53,348	—	53,348
Change in securities loaned and sold under agreements to repurchase	—	23,454	(1,963)	—	21,491
Change in short-term borrowings	32	88	(12,226)	—	(12,106)
Net change in short-term borrowings and other advances—intercompany	1,819	(19,111)	17,292	—	—
Capital contributions from (to) parent	—	(798)	798	—	—
Other financing activities	(482)	—	—	—	(482)
Net cash provided by (used in) financing activities of continuing operations	\$ (23,976)	\$ 24,619	\$ 43,885	\$ —	\$ 44,528
Effect of exchange rate changes on cash and due from banks	\$ —	\$ —	\$ (773)	\$ —	\$ (773)
Change in cash and due from banks and deposits with banks	\$ (7,993)	\$ 2,982	\$ 12,600	\$ —	\$ 7,589
Cash and due from banks and deposits with banks at beginning of year	11,013	12,695	156,808	—	180,516
Cash and due from banks and deposits with banks at end of year	\$ 3,020	\$ 15,677	\$ 169,408	\$ —	\$ 188,105
Cash and due from banks	\$ 20	\$ 4,234	\$ 19,391	\$ —	\$ 23,645
Deposits with banks, net of allowance	3,000	11,443	150,017	—	164,460
Cash and due from banks and deposits with banks at end of year	\$ 3,020	\$ 15,677	\$ 169,408	\$ —	\$ 188,105
Supplemental disclosure of cash flow information for continuing operations					
Cash paid during the year for income taxes	\$ (783)	\$ 458	\$ 4,638	\$ —	\$ 4,313
Cash paid during the year for interest	3,854	8,671	10,438	—	22,963
Non-cash investing activities					
Transfers to loans HFS from loans	\$ —	\$ —	\$ 4,200	\$ —	\$ 4,200

29. SUBSEQUENT EVENT

As a result of new information Citi received subsequent to December 31, 2020, Citi adjusted downward its 2020 financial results (recognized in the fourth quarter of 2020) from those previously reported on January 15, 2021, due to a \$390 million increase in operating expenses (\$323 million after-tax) recorded within *ICG*, resulting from operational losses related to certain legal matters. Citi's results of operations and financial condition for the full year 2020, as reported in this Annual Report on Form 10-K for the year ended December 31, 2020, reflect the impact of this adjustment.

30. SELECTED QUARTERLY FINANCIAL DATA (UNAUDITED)

<i>In millions of dollars, except per share amounts</i>	2020				2019			
	Fourth ⁽¹⁾	Third ⁽²⁾	Second ⁽²⁾	First ⁽²⁾	Fourth	Third	Second	First
Revenues, net of interest expense	\$ 16,499	\$ 17,302	\$ 19,766	\$ 20,731	\$ 18,378	\$ 18,574	\$ 18,758	\$ 18,576
Operating expenses	11,104	10,964	10,460	10,643	10,454	10,464	10,500	10,584
Provisions (release) for credit losses and for benefits and claims	(46)	2,384	8,197	6,960	2,222	2,088	2,093	1,980
Income from continuing operations before income taxes	\$ 5,441	\$ 3,954	\$ 1,109	\$ 3,128	\$ 5,702	\$ 6,022	\$ 6,165	\$ 6,012
Income taxes ⁽³⁾	1,116	777	52	580	703	1,079	1,373	1,275
Income from continuing operations	\$ 4,325	\$ 3,177	\$ 1,057	\$ 2,548	\$ 4,999	\$ 4,943	\$ 4,792	\$ 4,737
Income (loss) from discontinued operations, net of taxes	6	(7)	(1)	(18)	(4)	(15)	17	(2)
Net income before attribution of noncontrolling interests	\$ 4,331	\$ 3,170	\$ 1,056	\$ 2,530	\$ 4,995	\$ 4,928	\$ 4,809	\$ 4,735
Noncontrolling interests	22	24	—	(6)	16	15	10	25
Citigroup's net income	\$ 4,309	\$ 3,146	\$ 1,056	\$ 2,536	\$ 4,979	\$ 4,913	\$ 4,799	\$ 4,710
Earnings per share⁽⁴⁾								
Basic								
Income from continuing operations	\$ 1.93	\$ 1.37	\$ 0.38	\$ 1.07	\$ 2.16	\$ 2.09	\$ 1.94	\$ 1.88
Net income	1.93	1.37	0.38	1.06	2.16	2.09	1.95	1.88
Diluted								
Income from continuing operations	1.92	1.36	0.38	1.06	2.15	2.08	1.94	1.87
Net income	1.92	1.36	0.38	1.06	2.15	2.07	1.95	1.87

This Note to the Consolidated Financial Statements is unaudited due to the Company's individual quarterly results not being subject to an audit.

- As a result of new information Citi received subsequent to December 31, 2020, Citi adjusted downward its fourth quarter of 2020 financial results from those previously reported on January 15, 2021, due to a \$390 million increase in operating expenses (\$323 million after-tax) recorded within *ICG*, resulting from operational losses related to certain legal matters. The downward adjustment lowered Citigroup's fourth quarter net income from \$4.6 billion to \$4.3 billion and earnings per diluted share from \$2.08 to \$1.92.
- In the fourth quarter of 2020, Citi revised the second quarter accounting conclusion for its variable post-charge-off third-party collection costs from a "change in accounting estimate effected by a change in accounting principle" to a "change in accounting principle," which requires an adjustment to January 1, 2020 opening retained earnings, rather than net income. As a result, Citi's full-year and quarterly results for 2020 have been revised to reflect this change as if it were effective as of January 1, 2020. Citi recorded an increase to its beginning retained earnings on January 1, 2020 of \$330 million and a decrease of \$443 million in its allowance for credit losses on loans, as well as a \$113 million increase in other assets related to income taxes, and recorded a decrease of \$18 million to its provisions for credit losses on loans in the first quarter and increases of \$339 million and \$122 million to its provisions for credit losses on loans in the second and third quarters, respectively. In addition, Citi's operating expenses increased by \$49 million and \$45 million with a corresponding decrease in net credit losses, in the first and second quarters, respectively. See Note 1 to the Consolidated Financial Statements for additional information.
- The fourth quarter of 2019 includes discrete tax items of roughly \$540 million including an approximate \$430 million benefit of a reduction in Citi's valuation allowance related to its DTAs. The third quarter of 2019 includes discrete tax items of roughly \$230 million, including an approximate \$180 million benefit of a reduction in Citi's valuation allowance related to its DTAs.
- Certain securities were excluded from the second quarter of 2020 diluted EPS calculation because they were anti-dilutive. Year-to-date EPS will not equal the sum of the individual quarters because the year-to-date EPS calculation is a separate calculation. In addition, due to averaging of shares, quarterly earnings per share may not sum to the totals reported for the full year.

End of Consolidated Financial Statements and Notes to Consolidated Financial Statements

FINANCIAL DATA SUPPLEMENT

RATIOS

	2020	2019	2018
Return on average assets	0.50%	0.98 %	0.94%
Return on average common stockholders' equity ⁽¹⁾	5.7	10.3	9.4
Return on average total stockholders' equity ⁽²⁾	5.7	9.9	9.1
Total average equity to average assets ⁽³⁾	8.7	9.9	10.3
Dividend payout ratio ⁽⁴⁾	43	24	23

- (1) Based on Citigroup's net income less preferred stock dividends as a percentage of average common stockholders' equity.
- (2) Based on Citigroup's net income as a percentage of average total Citigroup stockholders' equity.
- (3) Based on average Citigroup stockholders' equity as a percentage of average assets.
- (4) Dividends declared per common share as a percentage of net income per diluted share.

AVERAGE DEPOSIT LIABILITIES IN OFFICES OUTSIDE THE U.S.⁽¹⁾

<i>In millions of dollars at year end, except ratios</i>	2020		2019		2018	
	Average interest rate	Average balance	Average interest rate	Average balance	Average interest rate	Average balance
Banks	0.10%	\$ 130,970	0.59%	\$ 52,699	1.35%	\$ 44,426
Other demand deposits	0.33	311,342	1.08	293,209	0.61	287,665
Other time and savings deposits ⁽²⁾	0.94	210,896	1.28	223,450	1.31	209,410
Total	0.48%	\$ 653,208	1.11%	\$ 569,358	0.94%	\$ 541,501

- (1) Interest rates and amounts include the effects of risk management activities and also reflect the impact of the local interest rates prevailing in certain countries.
- (2) Primarily consists of certificates of deposit and other time deposits in denominations of \$100,000 or more.

MATURITY PROFILE OF TIME DEPOSITS IN U.S. OFFICES

<i>In millions of dollars at December 31, 2020</i>	Under 3 months	Over 3 to 6 months	Over 6 to 12 months	Over 12 months
Over \$100,000				
Certificates of deposit	\$ 8,257	\$ 7,478	\$ 2,535	501
Other time deposits	4,531	13	21	708
Over \$250,000				
Certificates of deposit	\$ 6,434	\$ 4,855	\$ 1,367	298
Other time deposits	4,499	—	—	39

SUPERVISION, REGULATION AND OTHER

SUPERVISION AND REGULATION

Citi is subject to regulation under U.S. federal and state laws, as well as applicable laws in the other jurisdictions in which it does business.

General

Citigroup is a registered bank holding company and financial holding company and is regulated and supervised by the Federal Reserve Board. Citigroup's nationally chartered subsidiary banks, including Citibank, are regulated and supervised by the Office of the Comptroller of the Currency (OCC). The Federal Deposit Insurance Corporation (FDIC) also has examination authority for banking subsidiaries whose deposits it insures. Overseas branches of Citibank are regulated and supervised by the Federal Reserve Board and OCC and overseas subsidiary banks by the Federal Reserve Board. These overseas branches and subsidiary banks are also regulated and supervised by regulatory authorities in the host countries. In addition, the Consumer Financial Protection Bureau (CFPB) regulates consumer financial products and services. Citi is also subject to laws and regulations concerning the collection, use, sharing and disposition of certain customer, employee and other personal and confidential information, including those imposed by the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act and the EU General Data Protection Regulation. For more information on U.S. and foreign regulation affecting or potentially affecting Citi, see "Managing Global Risk—Capital Resources" and "—Liquidity Risk" and "Risk Factors" above.

Other Bank and Bank Holding Company Regulation

Citi, including its banking subsidiaries, is subject to regulatory limitations, including requirements for banks to maintain reserves against deposits, requirements as to liquidity, risk-based capital and leverage (see "Capital Resources" above and Note 18 to the Consolidated Financial Statements), restrictions on the types and amounts of loans that may be made and the interest that may be charged, and limitations on investments that can be made and services that can be offered. The Federal Reserve Board may also expect Citi to commit resources to its subsidiary banks in certain circumstances. Citi is also subject to anti-money laundering and financial transparency laws, including standards for verifying client identification at account opening and obligations to monitor client transactions and report suspicious activities.

Securities and Commodities Regulation

Citi conducts securities underwriting, brokerage and dealing activities in the U.S. through Citigroup Global Markets Inc. (CGMI), its primary broker-dealer, and other broker-dealer subsidiaries, which are subject to regulations of the U.S. Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority and certain exchanges. Citi conducts similar securities activities outside the U.S., subject to local requirements, through various subsidiaries and affiliates, principally Citigroup Global Markets Limited in London (CGML), which is regulated principally by the U.K.

Financial Conduct Authority (FCA), and Citigroup Global Markets Japan Inc. in Tokyo, which is regulated principally by the Financial Services Agency of Japan.

Citi also has subsidiaries that are members of futures exchanges and derivatives clearinghouses. In the U.S., CGMI is a member of the principal U.S. futures exchanges and clearinghouses, and Citi has subsidiaries that are registered as futures commission merchants and commodity pool operators with the Commodity Futures Trading Commission (CFTC). Citibank, CGMI, Citigroup Energy Inc., Citigroup Global Markets Europe AG and CGML are also registered as swap dealers with the CFTC, and other Citi subsidiaries are registered with the CFTC as commodity pool operators. CGMI is also subject to SEC and CFTC rules that specify uniform minimum net capital requirements. Compliance with these rules could limit those operations of CGMI that require the intensive use of capital and also limits the ability of broker-dealers to transfer large amounts of capital to parent companies and other affiliates. See "Capital Resources" and Note 18 to the Consolidated Financial Statements for a further discussion of capital considerations of Citi's non-banking subsidiaries.

Transactions with Affiliates

Transactions between Citi's U.S. subsidiary depository institutions and their non-bank affiliates are regulated by the Federal Reserve Board, and are generally required to be on arm's-length terms. See "Managing Global Risk—Liquidity Risk" above.

COMPETITION

The financial services industry is highly competitive. Citi's competitors include a variety of financial services and advisory companies. Citi competes for clients and capital (including deposits and funding in the short- and long-term debt markets) with some of these competitors globally and with others on a regional or product basis. Citi's competitive position depends on many factors, including, among others, the value of Citi's brand name, reputation, the types of clients and geographies served; the quality, range, performance, innovation and pricing of products and services; the effectiveness of and access to distribution channels, technology advances, customer service and convenience; the effectiveness of transaction execution, interest rates and lending limits; and regulatory constraints. Citi's ability to compete effectively also depends upon its ability to attract new colleagues and retain and motivate existing colleagues, while managing compensation and other costs. For additional information on competitive factors and uncertainties impacting Citi's businesses, see "Risk Factors—Strategic Risks" above.

**DISCLOSURE PURSUANT TO SECTION 219 OF THE
IRAN THREAT REDUCTION AND SYRIA HUMAN
RIGHTS ACT**

Pursuant to Section 219 of the Iran Threat Reduction and Syria Human Rights Act of 2012 (Section 219), which added Section 13(r) to the Securities Exchange Act of 1934, as amended, Citi is required to disclose in its annual or quarterly reports, as applicable, whether it or any of its affiliates knowingly engaged in certain activities, transactions or dealings relating to Iran or with certain individuals or entities that are the subject of sanctions under U.S. law. Disclosure is generally required even where the activities, transactions or dealings were conducted in compliance with applicable law. Citi, in its related quarterly reports on Form 10-Q, previously disclosed no reportable activities for the first and third quarters of 2020 and reportable activities pursuant to Section 219 for the second quarter of 2020.

Citi had no reportable activities pursuant to Section 219 for the fourth quarter of 2020.

UNREGISTERED SALES OF EQUITY SECURITIES, REPURCHASES OF EQUITY SECURITIES AND DIVIDENDS

Unregistered Sales of Equity Securities

None.

Equity Security Repurchases As previously announced, on March 15, 2020, Citi joined other major U.S. banks in suspending share repurchases in light of the COVID-19 pandemic. In addition, based on measures announced by the Federal Reserve Board throughout 2020, share repurchases were prohibited through the end of the fourth quarter of 2020. Accordingly, Citi did not have any share repurchases in the fourth quarter of 2020, other than permitted repurchases relating to issuances of common stock related to employee stock ownership plans. During the fourth quarter, pursuant to Citigroup's Board of Directors' authorization, Citi repurchased 50,588 shares (at an average price of \$54.59) of common stock, added to treasury stock, related to activity on employee stock programs where shares were withheld to satisfy the employee tax requirements.

Based on measures announced by the Federal Reserve Board in December 2020, share repurchases will be permitted during the first quarter of 2021, subject to limitations based on net income for the four preceding calendar quarters, in addition to the previously announced common dividends paid during the first quarter of 2021. These limitations on capital distributions may be extended by the Federal Reserve Board. Under these modified limitations on capital distributions, Citi is authorized to return capital to common shareholders of up to \$2.8 billion, during the first quarter of 2021, including the previously announced common dividends of \$0.51 per share in the quarter. Citi commenced share repurchases in February 2021. For additional information on these capital distribution limitations, see "Capital Resources—Capital Plan Resubmission and Related Limitations on Capital Distributions" above.

Dividends

Consistent with the regulatory capital framework, Citi paid common dividends of \$0.51 per share for the fourth quarter of 2020 and the first quarter of 2021, and intends to maintain its planned capital actions, which include common dividends of \$0.51 per share through the second and third quarter of 2021 (the remaining quarters of the 2020 CCAR cycle), subject to approval of Citi's Board of Directors and the latest financial and macroeconomic conditions.

In addition to Board of Directors' approval, Citi's ability to pay common stock dividends substantially depends on the results of the CCAR process required by the Federal Reserve Board and the supervisory stress tests required under the Dodd-Frank Act. For additional information regarding Citi's capital planning and stress testing, see "Capital Resources—Stress Testing Component of Capital Planning" and "Risk Factors—Strategic Risks" above.

Through the end of the first quarter of 2021, dividends continue to be capped and tied to a formula based on recent income. These limitations on capital distributions may be extended by the Federal Reserve Board. For additional

information on these capital distribution limitations, see "Capital Resources—Capital Plan Resubmission and Related Limitations on Capital Distributions" above.

Any dividend on Citi's outstanding common stock would also need to be made in compliance with Citi's obligations on its outstanding preferred stock.

For information on the ability of Citigroup's subsidiary depository institutions to pay dividends, see Note 18 to the Consolidated Financial Statements.

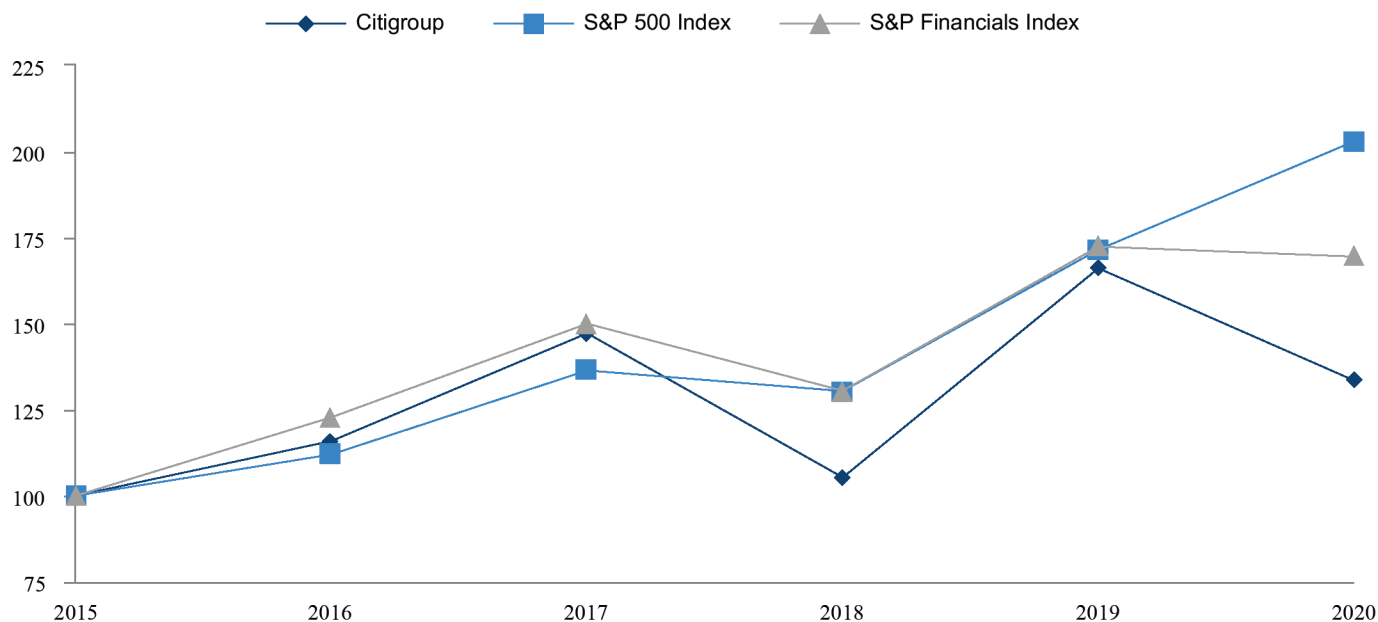
PERFORMANCE GRAPH

Comparison of Five-Year Cumulative Total Return

The following graph and table compare the cumulative total return on Citi's common stock with the cumulative total return of the S&P 500 Index and the S&P Financials Index over the five-year period through December 31, 2020. The graph and table assume that \$100 was invested on December 31, 2015 in Citi's common stock, the S&P 500 Index and the S&P Financials Index, and that all dividends were reinvested.

Comparison of Five-Year Cumulative Total Return

For the years ended



DATE	Citigroup	S&P 500 Index	S&P Financials Index
31-Dec-2015	100.0	100.0	100.0
31-Dec-2016	115.9	112.0	122.8
31-Dec-2017	147.2	136.4	150.0
31-Dec-2018	105.3	130.4	130.5
31-Dec-2019	166.1	171.5	172.4
31-Dec-2020	133.5	203.0	169.5

Note: Citi's common stock is listed on the NYSE under the ticker symbol "C" and held by 63,632 common stockholders of record as of January 31, 2021.

CORPORATE INFORMATION

EXECUTIVE OFFICERS

Citigroup's executive officers as of February 26, 2021 are:

Name	Age	Position and office held
Peter Babej	57	CEO, Asia Pacific
Michael L. Corbat*	60	Chief Executive Officer, Citigroup Inc. and Citibank, N.A.
Jane Fraser*	53	President
David Livingstone	57	CEO, Europe, Middle East and Africa
Mark A. L. Mason	51	Chief Financial Officer
Mary McNiff	50	Chief Compliance Officer
Johnbull Okpara	49	Controller and Chief Accounting Officer
Karen Peetz	65	Chief Administrative Officer
Anand Selvakasari	53	CEO, Global Consumer Banking
Edward Skyler	47	Head of Global Public Affairs
Ernesto Torres Cantú	56	CEO, Latin America
Zdenek Turek	56	Chief Risk Officer
Sara Wechter	40	Head of Human Resources
Rohan Weerasinghe	70	General Counsel and Corporate Secretary
Mike Whitaker	57	Head of Operations and Technology
Paco Ybarra	59	CEO, Institutional Clients Group

* Ms. Fraser will succeed Mr. Corbat as Citigroup's CEO effective immediately following the filing of Citi's 2020 Annual Report on Form 10-K.

Each executive officer has held his or her current executive officer position with Citigroup for at least five years, except that:

- Mr. Babej joined Citi in 2010 and assumed his current position in October 2019. Previously, he served as *ICG's* Global Head of the Financial Institutions Group (FIG) from January 2017 to October 2019 and Global Co-Head of FIG from 2010 to January 2017. Prior to joining Citi, Mr. Babej served as Co-Head, Financial Institutions—Americas at Deutsche Bank, among other roles;
- Ms. Fraser joined Citi in 2004 and assumed her current position in October 2019. Previously, she served as CEO of GCB from October 2019 to December 2020. Before that, she served as CEO of Citi Latin America from June 2015 to October 2019. She held a number of other roles across the organization, including CEO of U.S. Consumer and Commercial Banking and CitiMortgage, CEO of Citi's Global Private Bank and Global Head of Strategy and M&A;
- Mr. Livingstone joined Citi in 2016 and assumed his current position in March 2019. Previously, he served as Citi Country Officer for Australia and New Zealand since June 2016. Prior to joining Citi, he had a nine-year career at Credit Suisse, where he was Vice Chairman of the Investment Banking and Capital Markets Division for the *EMEA* region, Head of M&A and CEO of Credit Suisse Australia;
- Mr. Mason joined Citi in 2001 and assumed his current position in February 2019. Previously, he served as CFO

of *ICG* since September 2014. He held a number of other senior operational, strategic and financial executive roles across the organization, including CEO of Citi Private Bank, CEO of Citi Holdings and CFO and Head of Strategy and M&A for Citi's Global Wealth Management Division;

- Ms. McNiff joined Citi in 2012 and assumed her current position in June 2020. Previously, she served as CEO of Citibank, N.A. from April 2019 to June 2020 and Chief Auditor of Citi from February 2017 to April 2019. Prior to taking on that role, Ms. McNiff served as Chief Administrative Officer of Latin America & Mexico and interim Chief Auditor. She also led the Global Transformation initiative within Internal Audit;
- Mr. Okpara joined Citi in his current position in November 2020. Previously he served as Managing Director, Global Head of Financial Planning and Analysis and CFO, Infrastructure Groups at Morgan Stanley since 2016. Prior to that, Mr. Okpara was Managing Vice President, Finance and Deputy Controller at Capital One Financial Corporation;
- Ms. Peetz joined Citi in her current position in June 2020. Previously, she served on the Board of Directors of Wells Fargo from 2017 to 2019. Ms. Peetz spent nearly 20 years at BNY Mellon, where she managed several business units and ultimately served as President for five years until her departure in 2016. Prior to that, she worked at JPMorgan Chase, where she held a variety of management positions during her tenure;
- Mr. Selvakasari joined Citi in 1991 and assumed his current position in January 2021. Previously, he served as Head of the U.S. Consumer Bank since October 2018 and he held various other roles at Citi prior to that, including Head of Consumer Banking for Asia Pacific from 2015 to 2018, as well as a number of regional and country roles, including Head of Consumer Banking for ASEAN and India, leading the consumer banking businesses in Singapore, Malaysia, Indonesia, Philippines, Thailand and Vietnam, as well as India;
- Mr. Torres Cantú joined Citi in 1989 and assumed his current position in October 2019. Previously, he served as CEO of Citibanamex since October 2014. He served as CEO of *GCB* in Mexico from 2006 to 2011 and CEO of Crédito Familiar from 2003 to 2006. In addition, he previously held roles in Citibanamex, including Regional Director and Divisional Director;
- Mr. Turek joined Citi in 1991 and assumed his current position in December 2020. Previously, he served as CRO for EMEA since February 2020 and held various other roles at Citi, including CEO of Citibank Europe as well as leading significant franchises across Citi, including in Russia, South Africa and Hungary;
- Ms. Wechter joined Citi in 2004 and assumed her current position in July 2018. Previously, she served as Citi's Head of Talent and Diversity as well as Chief of Staff to Citi CEO Michael Corbat. She served as Chief of Staff to both Michael O'Neill and Richard Parsons during their terms as Chairman of Citigroup's Board of Directors. In addition, she held roles in Citi's *ICG*, including Corporate M&A and Strategy and Investment Banking;

- Mr. Whitaker joined Citi in 2009 and assumed his current position in November 2018. Previously, he served as Head of Operations & Technology for *ICG* since September 2014 and held various other roles at Citi, including Head of Securities & Banking Operations & Technology, Head of *ICG* Technology and Regional Chief Information Officer; and
- Mr. Ybarra joined Citi in 1987 and assumed his current position in May 2019. Previously, he served as *ICG*'s Global Head of Markets and Securities Services since November 2013. In addition, he has held a number of other roles across *ICG*, including Deputy Head of *ICG*, Global Head of Markets and Co-Head of Global Fixed Income.

Code of Conduct, Code of Ethics

Citi has a Code of Conduct that maintains its commitment to the highest standards of conduct. The Code of Conduct is supplemented by a Code of Ethics for Financial Professionals (including accounting, controllers, financial reporting operations, financial planning and analysis, treasury, tax, strategy and M&A, investor relations and regional/product finance professionals and administrative staff) that applies worldwide. The Code of Ethics for Financial Professionals applies to Citi's principal executive officer, principal financial officer and principal accounting officer. Amendments and waivers, if any, to the Code of Ethics for Financial Professionals will be disclosed on Citi's website, www.citigroup.com.

Both the Code of Conduct and the Code of Ethics for Financial Professionals can be found on the Citi website by clicking on "About Us," and then "Corporate Governance." Citi's Corporate Governance Guidelines can also be found there, as well as the charters for the Audit Committee, the Ethics and Culture Committee, the Nomination, Governance and Public Affairs Committee, the Operations and Technology Committee, the Personnel and Compensation Committee and the Risk Management Committee of Citigroup's Board of Directors. These materials are also available by writing to Citigroup Inc., Corporate Governance, 388 Greenwich Street, 17th Floor, New York, New York 10013.

CITIGROUP BOARD OF DIRECTORS

Michael L. Corbat
Chief Executive Officer
Citigroup Inc. and Citibank, N.A.

Ellen M. Costello
Former President and CEO
BMO Financial Corporation and
Former U.S. Country Head
BMO Financial Group

Grace E. Dailey
Former Senior Deputy Comptroller
for Bank Supervision Policy and
Chief National Bank Examiner
Office of the Comptroller of the
Currency (OCC)

Barbara Desoer
Chair
Citibank, N.A.

John C. Dugan
Chair
Citigroup Inc.

Jane Fraser
President of Citigroup Inc.

Duncan P. Hennes
Co-Founder and Partner
Atrevida Partners, LLC

Peter Blair Henry
Dean Emeritus and W. R.
Berkley Professor of Economics
and Finance
New York University
Stern School of Business

S. Leslie Ireland
Former Assistant Secretary for
Intelligence and Analysis
U.S. Department of the Treasury

Lew W. (Jay) Jacobs, IV
Former President and Managing
Director
Pacific Investment Management
Company LLC (PIMCO)

Renée J. James
Founder, Chairman and CEO
Ampere Computing

Gary M. Reiner
Operating Partner
General Atlantic LLC

Diana L. Taylor
Former Superintendent of Banks
State of New York

James S. Turley
Former Chairman and CEO
Ernst & Young

Deborah C. Wright
Former Chairman
Carver Bancorp, Inc.

Alexander Wynaendts
Former Chief Executive Officer
and Chairman of the Executive
Board
Aegon N.V.

Ernesto Zedillo Ponce de Leon
Director, Center for the
Study of Globalization and
Professor in the Field
of International
Economics and Politics
Yale University

Signatures

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized, on the 26th day of February, 2021.

Citigroup Inc.
(Registrant)

/s/ Mark A. L. Mason

Mark A. L. Mason
Chief Financial Officer

Pursuant to the requirements of the Securities Exchange Act of 1934, this report has been signed below by the following persons on behalf of the registrant and in the capacities indicated on the 26th day of February, 2021.

Citigroup's Principal Executive Officer and a Director:

/s/ Michael L. Corbat

Michael L. Corbat

Citigroup's Principal Financial Officer:

/s/ Mark A. L. Mason

Mark A. L. Mason

Citigroup's Principal Accounting Officer:

/s/ Johnbull E. Okpara

Johnbull E. Okpara

The Directors of Citigroup listed below executed a power of attorney appointing Mark A. L. Mason their attorney-in-fact, empowering him to sign this report on their behalf.

Ellen M. Costello	Lew W. (Jay) Jacobs, IV
Grace E. Dailey	Renée J. James
Barbara Desoer	Gary M. Reiner
John C. Dugan	Diana L. Taylor
Jane Fraser	James S. Turley
Duncan P. Hennes	Deborah C. Wright
Peter Blair Henry	Alexander Wynaendts
S. Leslie Ireland	Ernesto Zedillo Ponce de Leon

/s/ Mark A. L. Mason

Mark A. L. Mason

EXHIBIT INDEX

Exhibit Number	Description of Exhibit
3.01+	<u>Restated Certificate of Incorporation of Citigroup, as amended, as in effect on the date hereof.</u>
3.02	<u>By-Laws of Citigroup, as amended, as in effect on the date hereof, incorporated by reference to the Company's Current Report on Form 8-K filed December 18, 2019 (File No. 001-09924).</u>
4.01	<u>Form of Senior Indenture between Citigroup and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.8 to the Company's Registration Statement on Form S-3 filed November 13, 2013 (File No. 333-192302).</u>
4.02	<u>First Supplemental Indenture, dated as of February 1, 2016, between Citigroup and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.01 to the Company's Current Report on Form 8-K filed on February 1, 2016 (File No. 001-9924).</u>
4.03	<u>Second Supplemental Indenture, dated as of December 29, 2016, between Citigroup and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.01 to the Company's Current Report on Form 8-K filed on December 29, 2016 (File No. 001-9924).</u>
4.04	<u>Third Supplemental Indenture dated as of June 26, 2017 among Citigroup Global Markets Holdings Inc., the Company and The Bank of New York Mellon, as trustee, to Indenture dated as of November 13, 2013, incorporated by reference to Exhibit 4.01 to the Company's Quarterly Report on Form 10-Q filed August 1, 2017 (File No. 001-09924).</u>
4.05	<u>Fourth Supplemental Indenture dated as of June 27, 2019, between Citigroup and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.2 to the Company's Current Report on Form 8-K filed on June 28, 2019 (File No. 001-09924).</u>
4.06	<u>Subordinated Debt Indenture, dated as of April 12, 2001, between the Company and The Bank of New York Mellon, as successor to JP Morgan Chase Bank (formerly Bank One Trust Company, N.A.), as trustee, incorporated by reference to Exhibit 4.1 to the Company's Registration Statement on Form S-3 filed February 4, 2013 (File No. 333-186425).</u>
4.07	<u>First Supplemental Indenture, dated as of August 2, 2004, between the Company and J.P. Morgan Trust Company, N.A. (formerly Bank One Trust Company, N.A.), as trustee, incorporated by reference to Exhibit 4.13 to the Company's Registration Statement on Form S-3/A filed August 31, 2004 (File No. 333-117615).</u>
4.08	<u>Second Supplemental Indenture, dated as of May 18, 2016, between Citigroup and The Bank of New York Mellon, as successor to J.P. Morgan Trust Company, N.A. (formerly Bank One Trust Company, N.A.), as trustee, incorporated by reference to Exhibit 4.2 to the Company's Current Report on Form 8-K filed on May 20, 2016 (File No. 001-9924).</u>
4.09	<u>Third Supplemental Indenture, dated as of March 1, 2017, between Citigroup and The Bank of New York Mellon, as successor to J.P. Morgan Trust Company, N.A. (formerly Bank One Trust Company, N.A.), as trustee, incorporated by reference to Exhibit 4.11 to the Company's Registration Statement on Form S-3 filed March 1, 2017 (File No. 333-216372).</u>
4.10	<u>Fourth Supplemental Indenture, dated as of June 27, 2019, between Citigroup and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K filed on June 28, 2019 (File No. 001-09924).</u>

4.11	Indenture, dated as of March 15, 1987, between Primerica Corporation, a New Jersey corporation, and The Bank of New York, as trustee, incorporated by reference to Exhibit 4.01 to the Company's Registration Statement on Form S-3 filed December 8, 1992 (File No. 03355542).
4.12	First Supplemental Indenture, dated as of December 15, 1988, among Primerica Corporation, Primerica Holdings, Inc. and The Bank of New York, as trustee, incorporated by reference to Exhibit 4.02 to the Company's Registration Statement on Form S-3 filed December 8, 1992 (File No. 03355542).
4.13	Second Supplemental Indenture, dated as of January 31, 1991, between Primerica Holdings, Inc. and The Bank of New York, as trustee, incorporated by reference to Exhibit 4.03 to the Company's Registration Statement on Form S-3 filed December 8, 1992 (File No. 03355542).
4.14	Third Supplemental Indenture, dated as of December 9, 1992, among Primerica Holdings, Inc., Primerica Corporation and The Bank of New York, as trustee, incorporated by reference to Exhibit 5 to the Company's Form 8-A dated December 21, 1992, with respect to its 7 3/4% Notes Due June 15, 1999 (File No. 001-09924).
4.15	Fourth Supplemental Indenture, dated as of November 2, 1998, between the Company and The Bank of New York, as trustee, incorporated by reference to Exhibit 4.01 to the Company's Quarterly Report on Form 10-Q for the quarter ended September 30, 1998 (File No. 001-09924).
4.16	Fifth Supplemental Indenture, dated as of December 9, 2008, between the Company and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.04 to the Company's Current Report on Form 8-K filed December 11, 2008 (File No. 001-09924).
4.17	Sixth Supplemental Indenture, dated as of December 20, 2012, between the Company and The Bank of New York Mellon, as trustee, providing for the issuance of debt securities, incorporated by reference to Exhibit 4.5 to the Company's Current Report on Form 8-K filed December 21, 2012 (File No. 001-09924).
4.18	Seventh Supplemental Indenture, dated as of May 18, 2016, between Citigroup Inc. and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K filed May 20, 2016 (File No. 001-9924).
4.19	Senior Debt Indenture, dated as of June 1, 2005, among Citigroup Funding Inc., the Company and The Bank of New York Mellon, as successor trustee to JPMorgan Chase Bank, N.A., incorporated by reference to Exhibit 4(b) to the Company's Registration Statement on Form S-3 filed March 13, 2006 (File No. 333-132370-01).
4.20	Second Supplemental Indenture, dated as of December 20, 2012, among Citigroup Funding Inc., the Company and The Bank of New York Mellon, as successor trustee to JPMorgan Chase Bank, N.A., incorporated by reference to Exhibit 4.2 to the Company's Current Report on Form 8-K filed December 21, 2012 (File No. 001-09924).
4.21	Indenture, dated as of July 23, 2004, between the Company and The Bank of New York Mellon, as successor trustee to JPMorgan Chase Bank, as trustee, incorporated by reference to Exhibit 4.28 to the Company's Registration Statement on Form S-3 filed July 23, 2004 (File No. 333-117615).
4.22	Form of Indenture, between the Company and The Bank of New York Mellon, as successor trustee to JPMorgan Chase Bank, incorporated by reference to Exhibit 4.01 to the Company's Post-Effective Amendment No. 2 to the Registration Statement on Form S-3 filed May 4, 2007 (File No. 333-135163).
4.23	Form of Indenture, between the Company and The Bank of New York Mellon, as successor trustee to JPMorgan Chase Bank (formerly known as The Chase Manhattan Bank), incorporated by reference to Exhibit 4.11 to the Travelers Group Inc. Registration Statement on Form S-3 filed September 20, 1996 (File No. 333-12439).
4.24	Senior Debt Indenture, dated as of March 8, 2016, between Citigroup Global Markets Holdings Inc., the Company and The Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K filed March 9, 2016 (File No. 001-09924).

4.25	First Supplemental Indenture, dated as of March 1, 2017, between Citigroup Global Markets Holdings Inc., the Company and the Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.24 to the Company's Registration Statement on Form S-3 filed March 1, 2017 (File No. 333-216372).
4.26	Second Supplemental Indenture, dated as of April 13, 2020, between Citigroup Global Markets Holdings Inc., the Company and the Bank of New York Mellon, as trustee, incorporated by reference to Exhibit 4.01 to the Company's Current Report on Form 8-K filed on April 13, 2020 (File No. 001-09924).
4.27	Form of Capital Securities Guarantee Agreement between the Company, as Guarantor, and The Bank of New York Mellon, as Guarantee Trustee, incorporated by reference to Exhibit 4.32 to the Company's Registration Statement on Form S-3 filed July 2, 2004 (File No. 333-117615).
4.28	Specimen Physical Common Stock Certificate of Citigroup, incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K filed May 9, 2011 (File No. 001-09924).
4.29+	Description of Citigroup's Securities Registered Pursuant to Section 12 of the Securities Exchange Act of 1934.
10.01*	Citi Discretionary Incentive and Retention Award Plan (as Amended and Restated Effective as of January 1, 2015), incorporated by reference to Exhibit 10.01 to the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2014 (File No. 001-09924) (the "Company's 2014 10-K").
10.02.1*	Citigroup 2009 Stock Incentive Plan (as amended and restated effective April 24, 2013), incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K filed April 26, 2013 (File No. 001-09924).
10.02.2*	Citigroup 2014 Stock Incentive Plan (as amended and restated effective April 24, 2018), incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K filed April 30, 2018 (File No. 001-09924).
10.02.3*	Citigroup 2019 Stock Incentive Plan (as amended and restated effective April 21, 2020), incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K filed April 17, 2019 (File No. 001-09924).
10.03*	Citigroup Inc. Deferred Cash Award Plan (as Amended and Restated Effective as of January 1, 2015), incorporated by reference to Exhibit 10.03 to the Company's 2014 10-K.
10.04.1*	Form of Citigroup Inc. CAP/DCAP Agreement, incorporated by reference to Exhibit 10.01 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2015 (File No. 001-09924).
10.04.2*	Form of Citigroup Inc. CAP/DCAP Agreement (for awards granted on February 14, 2019 and in future years), incorporated by reference to Exhibit 10.02 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2019 (File No. 001-09924).
10.05*	Form of Citigroup Inc. CAP Agreement, incorporated by reference to Exhibit 10.01 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2019 (File No. 001-09924).
10.06*	Citigroup Inc. DCAP Agreement, incorporated by reference to Exhibit 10.04 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2020 (File No. 001-09924).
10.07*	The Amended and Restated 2011 Citigroup Executive Performance Plan (as amended and restated as of January 1, 2016, and as further amended on February 16, 2017), incorporated by reference to Exhibit 10.2 to the Company's Current Report on Form 10-Q filed for the quarterly period ended March 31, 2017 (File No. 001-09924).
10.08.1*	Form of Citigroup Inc. Performance Share Unit Award Agreement (awards dated February 16, 2017 and in future years), incorporated by reference to Exhibit 10.01 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2017 (File No. 001-09924).

10.08.2*	Form of Citigroup Inc. Performance Share Unit Award Agreement (awards dated February 14, 2019 and in future years), incorporated by reference to Exhibit 10.01 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2019 (File No. 001-09924).
10.09*	Citigroup Management Committee Termination Notice and Non-Solicitation Policy, effective October 2, 2006, incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K filed October 6, 2006 (File No. 001-09924).
10.10*	Citigroup Inc. Omnibus Non-Qualified Plan Amendment, effective as of June 2, 2014, incorporated by reference to Exhibit 10.01 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2014 (File No. 001-09924).
10.11*	The Retirement Plan for Specified Non-United States International Staff of Citibank, N.A. and Participating Companies As Amended and Restated Effective January 1, 2000 (with amendments through December 31, 2008), incorporated by reference to Exhibit 10.02 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2020 (File No. 001-09924).
10.12*	Letter Agreement, dated December 21, 2011, between Citigroup Inc. and Michael Corbat, incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K filed December 22, 2011 (File No. 001-09924).
10.13*	Citigroup Inc. Non-Employee Directors Compensation Plan (effective as of January 1, 2008), incorporated by reference to Exhibit 10.01 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2007 (File No. 001-09924).
10.14*	Citigroup Inc. Off-Cycle Award Agreement for Deferred Stock Award and Deferred Cash Award granted to Jane Fraser (dated November 25, 2019), incorporated by reference to Exhibit 10.14 to the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2019 (File No. 001-09924) (the "Company's 2019 10-K").
10.15*	Agreement between Stephen Bird and Citibank, N.A. (dated November 8, 2019), incorporated by reference to Exhibit 10.15 to the Company's 2019 form 10-K (File No. 001-09924).
10.16.1*	Letter Agreement, dated April 22, 2020, between Paco Ybarra and Citigroup Global Markets Limited, incorporated by reference to Exhibit 10.03 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2020 (File No. 001-09924).
10.16.2*	Amendment to Letter Agreement, dated April 22, 2020, between Paco Ybarra and Citigroup Global Markets Limited (dated June 19, 2020), incorporated by reference to Exhibit 10.01 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2020 (File No. 001-09924).
10.16.3*	Amendment to Letter Agreement, dated April 22, 2020, between Paco Ybarra and Citigroup Global Markets Limited (dated June 29, 2020), incorporated by reference to Exhibit 10.02 to the Company's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2020 (File No. 001-09924).
18.01+	Preferability Letter of KPMG LLP, Independent Registered Public Accounting Firm.
21.01+	Subsidiaries of Citigroup.
23.01+	Consent of KPMG LLP, Independent Registered Public Accounting Firm.
24.01+	Powers of Attorney.
31.01+	Certification of principal executive officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002.

31.02+	Certification of principal financial officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002.
32.01+	Certification pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.
99.01+	List of Securities Registered Pursuant to Section 12(b) of the Securities Exchange Act of 1934, formatted in inline XBRL.
101.01+	Financial statements from the Annual Report on Form 10-K of Citigroup for the fiscal year ended December 31, 2020, filed on February 26, 2021, formatted in inline XBRL: (i) the Consolidated Statement of Income, (ii) the Consolidated Balance Sheet, (iii) the Consolidated Statement of Changes in Equity, (iv) the Consolidated Statement of Cash Flows and (v) the Notes to Consolidated Financial Statements.
104	The cover page of this Current Report on Form 10-K, formatted in inline XBRL.

The total amount of securities authorized pursuant to any instrument defining rights of holders of long-term debt of the Company does not exceed 10% of the total assets of the Company and its consolidated subsidiaries. The Company will furnish copies of any such instrument to the SEC upon request.

Copies of any of the exhibits referred to above will be furnished at a cost of \$0.25 per page (although no charge will be made for the 2020 Annual Report on Form 10-K) to security holders who make written request to Citigroup Inc., Corporate Governance, 388 Greenwich Street, New York, NY 10013.

* Denotes a management contract or compensatory plan or arrangement.

+ Filed herewith.

Stockholder Information

Citigroup common stock is listed on the NYSE under the ticker symbol "C." Citigroup preferred stock Series J and K are also listed on the NYSE.

Because Citigroup's common stock is listed on the NYSE, the Chief Executive Officer is required to make an annual certification to the NYSE stating that he was not aware of any violation by Citigroup of the corporate governance listing standards of the NYSE. The annual certification to that effect was made to the NYSE on May 14, 2020.

As of January 31, 2021, Citigroup had approximately 63,632 common stockholders of record. This figure does not represent the actual number of beneficial owners of common stock because shares are frequently held in "street name" by securities dealers and others for the benefit of individual owners who may vote the shares.

Transfer Agent

Stockholder address changes and inquiries regarding stock transfers, dividend replacement, 1099-DIV reporting and lost securities for common and preferred stock should be directed to:

Computershare
P.O. Box 505005
Louisville, KY 40233-5005
Telephone No. 781 575 4555
Toll-free No. 888 250 3985
E-mail address: shareholder@computershare.com
Web address: www.computershare.com/investor

Exchange Agent

Holders of Golden State Bancorp, Associates First Capital Corporation or Citicorp common stock should arrange to exchange their certificates by contacting:

Computershare
P.O. Box 505004
Louisville, KY 40233-5004
Telephone No. 781 575 4555
Toll-free No. 888 250 3985
E-mail address: shareholder@computershare.com
Web address: www.computershare.com/investor

On May 9, 2011, Citi effected a 1-for-10 reverse stock split. All Citi common stock certificates issued prior to that date must be exchanged for new certificates by contacting Computershare at the address noted above.

Citi's 2020 Form 10-K filed with the SEC, as well as other annual and quarterly reports, are available from Citi Document Services toll free at 877 936 2737 (outside the United States at 716 730 8055), by e-mailing a request to docserv@citi.com or by writing to:

Citi Document Services
540 Crosspoint Parkway
Getzville, NY 14068

Stockholder Inquiries

Information about Citi, including quarterly earnings releases and filings with the U.S. Securities and Exchange Commission, can be accessed via Citi's website at www.citigroup.com. Stockholder inquiries can also be directed by e-mail to shareholderrelations@citi.com.



The cover and editorial section of this annual report are printed on McCoy, manufactured by Sappi North America with 10% recycled content and FSC® Chain of Custody Certified. 100% of the electricity used to manufacture McCoy is Green-e® certified renewable energy.

The financial section of this annual report is printed on FSC® certified Accent Opaque from International Paper.

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www.citigroup.com

Take a closer look at Citi with
the digital Annual Report:
citi.com/annualreport



Federal Financial Institutions Examination Council**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031****Report at the close of business December 31, 2020**

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations). Unless the context indicates otherwise, the term “bank” in this report form refers to both banks and savings associations. This report form is to be filed by (1) banks with branches and consoli-

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

- 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
- 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 07213
(RSSD 9050)

(20201231)

(RCON 9999)

dated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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.

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

SD

State Abbrev. (RSSD 9200)

57108

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) E570DZWZ7FF32TWEFA76

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

The estimated average burden associated with this information collection is 96.30 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent’s activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Telephone: Area code/phone number/extension (TEXT C493)

CONF

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Telephone: Area code/phone number/extension (TEXT 8902)

CONF

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

Telephone: Area code/phone number/extension (TEXT FT43)

CONF

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Telephone: Area code/phone number/extension (TEXT C369)

CONF

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Telephone: Area code/phone number/extension (TEXT C374)

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

CONF

Name (TEXT C437)

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Title (TEXT C438)

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E-mail Address (TEXT C439)

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Telephone: 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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Telephone: 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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Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2020 — December 31, 2020

FFIEC 031
Page 5 of 89
RI-1

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	4435		2,909,000	1.a.1.a.1
(2) All other loans secured by real estate.....	4436		927,000	1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024		2,000	1.a.1.b.
c. Commercial and industrial loans.....	4012		2,942,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		17,269,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		261,000	1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056		11,000	1.a.1.e.
f. All other loans in domestic offices.....	B487		2,488,000	1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		10,045,000	1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		36,854,000	1.a.3.
b. Income from lease financing receivables.....	4065		3,000	1.b.
c. Interest income on balances due from depository institutions (1).....	4115		823,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		1,492,000	1.d.1.
(2) Mortgage-backed securities.....	B489		1,899,000	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		3,231,000	1.d.3.
e. Interest income from trading assets.....	4069		1,933,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1,051,000	1.f.
g. Other interest income.....	4518		137,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		47,423,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		1,149,000	2.a.1.a.
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		737,000	2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03		529,000	2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04		216,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		2,380,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		70,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		1,986,000	2.c.

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

Schedule RI—Continued

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	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	392,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	7,459,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	39,964,000			3.
4. Provision for loan and lease losses (1).....	JJ33	14,340,000			4.
5. Noninterest income:					
a. Income from fiduciary activities (2).....			4070	2,130,000	5.a.
b. Service charges on deposit accounts.....			4080	1,009,000	5.b.
c. Trading revenue (3).....			A220	7,285,000	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	733,000	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	420,000	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	39,000	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	467,000	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	(44,000)	5.f.
g. Net securitization income.....			B493	73,000	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	436,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	11,000	5.j.
k. Net gains (losses) on sales of other assets (4).....			B496	2,000	5.k.
l. Other noninterest income*.....			B497	3,050,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	15,611,000			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	1,317,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	15,505,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	1,759,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	409,000	7.c.2.
d. Other noninterest expense*.....			4092	13,920,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	31,593,000			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	10,959,000			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	111,000			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	11,070,000			8.c.
9. Applicable income taxes (on item 8.c).....	4302	2,174,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	8,896,000			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	(20,000)			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	8,876,000			12.

* Describe on Schedule RI-E - Explanations

1 Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses on all financial assets that fall within the scope of the standard.

2 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

3 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

4 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.

5 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
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	48,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	8,828,000			14.

Memoranda

	Dollar Amounts in Thousands		Year-to-date		
			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	104,000			M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	0			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	12,000			M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	247,000			M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		Number			
	4150	168,124			M.5.
6. Not applicable					
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date			
	9106	0			M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): <i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>					
	RIAD	Amount			
a. Interest rate exposures.....	8757	3,531,000			M.8.a.
b. Foreign exchange exposures.....	8758	4,463,000			M.8.b.
c. Equity security and index exposures.....	8759	(926,000)			M.8.c.
d. Commodity and other exposures.....	8760	406,000			M.8.d.
e. Credit exposures.....	F186	(189,000)			M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross credit valuation adjustment (CVA).....	FT36	(132,000)			M.8.f.(1)
(2) CVA hedge.....	FT37	16,000			M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross debit valuation adjustment (DVA).....	FT38	34,000			M.8.g.(1)
(2) DVA hedge.....	FT39	93,000			M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	7,274,000			M.8.h.

1 The asset size tests are based on total assets reported in the June 30, 2019, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.

Schedule RI—Continued

Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets. (1)</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	(427,000)	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	24,000	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	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)).....	RIAD	Amount	
	F228	NR	M.12.
<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	1,485,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(5,000)	M.13.a.1.
b. Net gains (losses) on liabilities.....	F553	(78,000)	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321	NR	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	92,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	137,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	12,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	768,000	M.15.d.

1 The asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.
2 Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 031
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	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	150,122,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	(2,578,000)			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	147,544,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	8,828,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	(5,000)			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	32,000			8.
9. LESS: Cash dividends declared on common stock.....	4460	2,218,000			9.
10. Other comprehensive income (1).....	B511	4,928,000			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	141,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	159,186,000			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, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	13,000	5412	25,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	14,000	C217	9,000	1.c.2.a.
(b) Secured by junior liens.....	C235	12,000	C218	20,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	71,000	C898	0	1.e.2.
f. In foreign offices.....	B512	8,000	B513	7,000	1.f.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	576,000	4617	51,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	501,000	4618	42,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	6,352,000	B515	1,187,000	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	518,000	K206	149,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	159,000	4628	35,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	8,224,000	4605	1,525,000	9.

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	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	7,000	4662	3,000	M.2.
3. Not applicable					

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....	C388	1,435,000	M.4.

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

2 Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance 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 Losses¹

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities (2)		(Column C) Available-for-Sale Debt Securities (2)	
	RIAD	Amount	RIAD	Amount	RIAD	Amount
	1. Balance most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	11,049,000	JH88	0	JH94
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	1,525,000	JH89	0	JH95	2,000
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	8,124,000	JH92	0	JH98	0
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	100,000	JJ00	0	JJ01	0
5. Provisions for credit losses (4,5).....	4230	14,335,000	JH90	(2,000)	JH96	(2,000)
6. Adjustments* (see instructions for this schedule).....	C233	3,438,000	JH91	52,000	JH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	22,123,000	JH93	50,000	JH99	0

* Describe on Schedule RI-E - Explanations.

- 1 Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- 2 Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 3 Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- 4 Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
- 5 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum item 5, 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	13,000
<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	0
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	335,000
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) (2).....	C781	NR
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....	JJ02	9,000
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....	RCFD JJ03	39,000

- 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 fees and finance charges.
- 2 Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- 3 Memorandum items 5 and 6 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 Losses¹

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

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

1 Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.

2 The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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 Losses¹

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

	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans.....	JJ04	6,607,000	JJ12	41,000	1.a.
b. Commercial real estate loans.....	JJ05	20,655,000	JJ13	265,000	1.b.
c. Residential real estate loans.....	JJ06	139,619,000	JJ14	1,330,000	1.c.
2. Commercial loans (3).....	JJ07	307,145,000	JJ15	4,362,000	2.
3. Credit cards.....	JJ08	142,196,000	JJ16	15,391,000	3.
4. Other consumer loans.....	JJ09	22,437,000	JJ17	734,000	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	638,659,000	JJ19	22,123,000	6.

	Allowance Balance		
	RCFD	Amount	
Dollar Amounts in Thousands			
Held-to-Maturity Securities:			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	47,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	3,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	0	10.
11. Total (sum of items 7 through 10) (5).....	JJ25	50,000	11.

1 Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.

2 The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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

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

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

Schedule RI-D—Income from Foreign OfficesFFIEC 031
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For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices.....	C899	15,154,000	1.
2. Total interest expense in foreign offices.....	C900	2,635,000	2.
3. Provision for loan and lease losses in foreign offices (1).....	KW02	1,986,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	6,762,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	403,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	4,937,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	JA28	694,000	5.
6. Total noninterest expense in foreign offices.....	C907	12,077,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	C908	0	7.
8. Applicable income taxes (on items 1 through 7).....	C909	3,012,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	(20,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	8,220,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	(4,272,000)	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	3,948,000	12.

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
		RIAD	Amount		
1. Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks.....	C013	NR	1.a.	
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	NR	1.b.	
c.	Income and fees from automated teller machines (ATMs).....	C016	NR	1.c.	
d.	Rent and other income from other real estate owned.....	4042	NR	1.d.	
e.	Safe deposit box rent.....	C015	NR	1.e.	
f.	Bank card and credit card interchange fees.....	F555	(844,000)	1.f.	
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	NR	1.g.	
TEXT	4461 Operating income from affiliates	4461	NR	1.h.	
TEXT	4462 Other banking related fees	4462	2,074,000	1.i.	
TEXT	4463 Letters-of-credit commitment fees	4463	523,000	1.j.	
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	5,050,000	2.a.	
b.	Advertising and marketing expenses.....	0497	1,128,000	2.b.	
c.	Directors' fees.....	4136	NR	2.c.	
d.	Printing, stationery, and supplies.....	C018	NR	2.d.	
e.	Postage.....	8403	NR	2.e.	
f.	Legal fees and expenses.....	4141	NR	2.f.	
g.	FDIC deposit insurance assessments.....	4146	CONF	2.g.	
h.	Accounting and auditing expenses.....	F556	NR	2.h.	
i.	Consulting and advisory expenses.....	F557	NR	2.i.	
j.	Automated teller machine (ATM) and interchange expenses.....	F558	NR	2.j.	
k.	Telecommunications expenses.....	F559	NR	2.k.	
l.	Other real estate owned expenses.....	Y923	NR	2.l.	
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	NR	2.m.	
TEXT	4464 Expense paid to affiliates	4464	NR	2.n.	
TEXT	4467 Contract service provider fees	4467	NR	2.o.	
TEXT	4468 Operational risk losses	4468	NR	2.p.	
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a. (1)	TEXT FT29 Discontinued operations	FT29	(20,000)	3.a.1.	
(2)	Applicable income tax effect.....	FT30	0	3.a.2.	
b. (1)	TEXT FT31 NR	FT31	0	3.b.1.	
(2)	Applicable income tax effect.....	FT32	0	3.b.2.	

Schedule RI-E—Continued

		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	(2,879,000)	4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17	NR	4.b.
	TEXT			
c.	B526 Change in Accounting Principle-collection costs net of tax (\$170MM reduces CECL impact in 4.a)	B526	301,000	4.c.
	TEXT			
d.	B527 NR	B527	0	4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
	TEXT			
a.	4498 Primarily due to Capital Contributions.	4498	141,000	5.a.
	TEXT			
b.	4499 NR	4499	0	5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	4,000	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	3,818,000	6.b.
	TEXT			
c.	4521 FX translation adjustments	4521	63,000	6.c.
	TEXT			
d.	4522 Change in Accounting Principle-collection costs (\$223MM reduces CECL adoption impact in 6.b)	4522	(395,000)	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):				
Comments?.....		RIAD	YES / NO	
		4769	YES	7.

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

Other noninterest income (from schedule RI, item 5.l): Itemize and describe amounts greater than \$100,000 that exceed 7 of Schedule RI, item 5.l: 1.m Other translation -\$365,000M

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 December 31, 2020

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount		
Assets							
1. Cash and balances due from depository institutions (from Schedule RC-A):							
a. Noninterest-bearing balances and currency and coin (1).....				0081	23,972,000	1.a.	
b. Interest-bearing balances (2).....				0071	277,866,000	1.b.	
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....				JJ34	102,080,000	2.a.	
b. Available-for-sale debt securities (from Schedule RC-B, column D).....				1773	304,201,000	2.b.	
c. Equity securities with readily determinable fair values not held for trading (4).....				JA22	143,000	2.c.	
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold.....				RCON	B987	0	3.a.
b. Securities purchased under agreements to resell (5,6).....				RCFD	B989	69,949,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):							
a. Loans and leases held for sale.....				RCFD			
b. Loans and leases held for investment.....		B528	643,099,000				4.b.
c. LESS: Allowance for loan and lease losses (7).....		3123	22,123,000				4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....				B529	620,976,000		4.d.
5. Trading assets (from Schedule RC-D).....							
				3545	151,143,000		5.
6. Premises and fixed assets (including capitalized leases).....							
				2145	12,157,000		6.
7. Other real estate owned (from Schedule RC-M).....							
				2150	34,000		7.
8. Investments in unconsolidated subsidiaries and associated companies.....							
				2130	6,393,000		8.
9. Direct and indirect investments in real estate ventures.....							
				3656	0		9.
10. Intangible assets (from Schedule RC-M).....							
				2143	15,076,000		10.
11. Other assets (from Schedule RC-F) (6).....							
				2160	71,034,000		11.
12. Total assets (sum of items 1 through 11).....							
				2170	1,661,267,000		12.
Liabilities							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)				RCON	2200	661,542,000	13.a.
(1) Noninterest-bearing (8).....		RCON	6631	129,427,000			13.a.1.
(2) Interest-bearing.....		RCON	6636	532,115,000			13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)				RCFN	2200	620,529,000	13.b.
(1) Noninterest-bearing.....		RCFN	6631	77,986,000			13.b.1.
(2) Interest-bearing.....		RCFN	6636	542,543,000			13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:							
a. Federal funds purchased in domestic offices (9).....				RCON	B993	0	14.a.
b. Securities sold under agreements to repurchase (10).....				RCFD	B995	11,655,000	14.b.
15. Trading liabilities (from Schedule RC-D).....							
				RCFD	3548	72,679,000	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....							
				RCFD	3190	74,533,000	16.

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.

Schedule RC—Continued

Dollar Amounts in Thousands		RCFD	Amount	
Liabilities - continued				
17. and 18. Not applicable				
19. Subordinated notes and debentures (1).....		3200	12,000,000	19.
20. Other liabilities (from Schedule RC-G).....		2930	48,460,000	20.
21. Total liabilities (sum of items 13 through 20).....		2948	1,501,398,000	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....		3838	2,100,000	23.
24. Common stock.....		3230	751,000	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	146,590,000	25.
26. a. Retained earnings.....		3632	24,851,000	26.a.
b. Accumulated other comprehensive income (2).....		B530	(15,106,000)	26.b.
c. Other equity capital components (3).....		A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	159,186,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	683,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	159,869,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,661,267,000	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 2019.....

RCFD	Number
6724	NR

M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

M.2.

- 1 Includes limited-life preferred stock and related surplus.
- 2 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.
- 3 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	6,522,000			
a. Cash items in process of collection and unposted debits.....			0020	3,512,000	1.a.
b. Currency and coin.....			0080	1,138,000	1.b.
2. Balances due from depository institutions in the U.S.....	0082	458,000	0082	441,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	148,569,000	0070	170,000	3.
4. Balances due from Federal Reserve Banks.....	0090	146,289,000	0090	146,289,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	301,838,000	0010	151,550,000	5.

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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	21,294,000	0213	21,243,000	1286	143,733,000	1287	145,792,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	50,000	HT53	51,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	8,704,000	8497	9,397,000	8498	3,033,000	8499	3,002,000	3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,370,000	G301	1,451,000	G302	491,000	G303	492,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	43,848,000	G305	45,649,000	G306	30,673,000	G307	31,513,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	508,000	G311	510,000	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	1,350,000	G313	1,418,000	G314	3,292,000	G315	3,393,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	1,124,000	G321	1,126,000	G322	59,000	G323	60,000	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,290,000	K143	1,429,000	K144	352,000	K145	400,000	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	1,146,000	K151	1,205,000	K152	391,000	K153	413,000	4.c.2.a.
(b) All other commercial MBS.....	K154	644,000	K155	644,000	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	247,000	C027	248,000	5.a.
b. Structured financial products.....	HT58	21,360,000	HT59	21,271,000	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	344,000	1741	345,000	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	116,915,000	1746	117,982,000	6.b.
7. Not applicable									
8. Total (sum of items 1 through 6.b) (2).....	1754	102,130,000	1771	104,833,000	1772	300,088,000	1773	304,201,000	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	RCFD	Amount	
1. Pledged securities (1).....		0416	230,259,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2, 3)				
(1) Three months or less.....	A549		54,767,000	M.2.a.1.
(2) Over three months through 12 months.....	A550		54,713,000	M.2.a.2.
(3) Over one year through three years.....	A551		94,546,000	M.2.a.3.
(4) Over three years through five years.....	A552		94,422,000	M.2.a.4.
(5) Over five years through 15 years.....	A553		14,040,000	M.2.a.5.
(6) Over 15 years.....	A554		7,980,000	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2, 4)				
(1) Three months or less.....	A555		542,000	M.2.b.1.
(2) Over three months through 12 months.....	A556		276,000	M.2.b.2.
(3) Over one year through three years.....	A557		42,000	M.2.b.3.
(4) Over three years through five years.....	A558		27,000	M.2.b.4.
(5) Over five years through 15 years.....	A559		6,130,000	M.2.b.5.
(6) Over 15 years.....	A560		70,716,000	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)				
(1) Three years or less.....	A561		2,479,000	M.2.c.1.
(2) Over three years.....	A562		5,651,000	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		82,215,000	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	192,000	B849	193,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	55,000	B853	55,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	21,360,000	G357	21,271,000	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (2).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	367,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	6,303,000	F159	6,109,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	69,000	1420	66,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	9,884,000	1797	7,013,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	119,929,000	5367	84,674,000	1.c.2.a.
(b) Secured by junior liens.....	5368	3,555,000	5368	2,045,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	8,633,000	1460	8,554,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	3,886,000	F160	1,370,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	18,681,000	F161	9,706,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	164,000	2.a.
(1) To foreign branches of other U.S. banks.....	B532	209,000			
(2) To other commercial banks in the U.S.....	B533	127,000			
b. To other depository institutions in the U.S.....	B534	0	B534	0	2.b.
c. To banks in foreign countries.....			B535	3,065,000	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	50,000			
(2) To other banks in foreign countries.....	B537	11,145,000			
3. Loans to finance agricultural production and other loans to farmers.....	1590	452,000	1590	28,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	56,891,000	1763	54,411,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	97,537,000	1764	8,587,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	142,198,000	B538	123,962,000	6.a.
b. Other revolving credit plans.....	B539	7,548,000	B539	1,176,000	6.b.
c. Automobile loans.....	K137	5,000	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	14,987,000	K207	2,015,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,215,000	2081	315,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	416,000	2107	416,000	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 When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:.....	1563	143,245,000			9.
a. Loans to nondepository financial institutions.....			J454	53,914,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	927,000	9.b.1.
(2) All other loans (exclude consumer loans).....			J451	25,340,000	9.b.2.
10. Lease financing receivables (net of unearned income):.....			2165	633,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	644,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	634,000	2123	580,000	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	649,342,000	2122	393,925,000	12.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....			K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....			K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....			F576	1,098,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....			K162	0	M.1.d.2.
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile).....			K163	7,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....			K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			K165	2,268,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices.....			RCON	0	M.1.f.1.
(2) Not applicable			RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....			K168	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card.....			K098	1,707,000	M.1.f.4.a.
(b) Automobile loans.....			K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....			K204	380,000	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....			HK25	3,373,000	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1), (2)					
(1) Three months or less.....	A564	2,526,000			M.2.a.1.
(2) Over three months through 12 months.....	A565	2,295,000			M.2.a.2.
(3) Over one year through three years.....	A566	4,038,000			M.2.a.3.
(4) Over three years through five years.....	A567	3,523,000			M.2.a.4.
(5) Over five years through 15 years.....	A568	27,483,000			M.2.a.5.
(6) Over 15 years.....	A569	44,014,000			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1), (3)					
(1) Three months or less.....	RCFD				
(2) Over three months through 12 months.....	A570	446,162,000			M.2.b.1.
(3) Over one year through three years.....	A571	32,865,000			M.2.b.2.
(4) Over three years through five years.....	A572	65,434,000			M.2.b.3.
(5) Over five years through 15 years.....	A573	5,795,000			M.2.b.4.
(6) Over 15 years.....	A574	9,189,000			M.2.b.5.
	A575	1,951,000			M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....					
	A247	321,577,000			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....					
	2746	5,877,000			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....					
	RCON				
	5370	36,207,000			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....					
	RCFD				
	B837	52,992,000			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, column A.....					
	C391	3,262,000			M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)</i>					
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		NR		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....					
	C780		NR		M.7.b.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>						
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:						
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....						
	F230		0			M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of December 31, 2019, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....						
	F231		NR			M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....						
	F232		NR			M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....						
	F577		439,000			M.9.
10. and 11. Not applicable						

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: (1)							
a. Loans secured by real estate.....	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....	G100	0	G101	0	G102	0	M.12.d.

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	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2019.</i>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....					
	G376		NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....					
	RIAD				
	G377		NR		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
	RCFD				
14. Pledged loans and leases.....					
	G378	239,699,000			M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	RCON				
	J466	0			M.15.a.1.
(2) Proprietary reverse mortgages.....					
	J467	0			M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
				Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	J468	0			M.15.b.1.
(2) Proprietary reverse mortgages.....					
	J469	0			M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:					
				Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	J470	0			M.15.c.1.
(2) Proprietary reverse mortgages.....					
	J471	0			M.15.c.2.
16. Not applicable					
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>					
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:					
				Number	
a. Number of Section 4013 loans outstanding.....					
	LG24		CONF		M.17.a.
				Amount	
b. Outstanding balance of Section 4013 loans.....					
	LG25		CONF		M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. and 2. Not applicable

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands		RCON	Number	RCON	Amount
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....					
	5564	94	5565	5,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....					
	5566	248	5567	44,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....					
	5568	521	5569	174,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....					
	5570	2,425,972	5571	6,587,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....					
	5572	5,465	5573	699,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....					
	5574	2,994	5575	1,357,000	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. and 6. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less.....	5578	0	5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	1	5583	0	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of \$100,000 or less.....	5584	3,200	5585	14,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	26	5587	3,000	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	2	5589	1,000	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands		
	RCFD	Amount	
Assets			
1. U.S. Treasury securities.....	3531	29,946,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	650,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	76,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	149,000	5.a.
b. All other debt securities.....	G386	31,315,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.1.
(2) All other loans secured by real estate.....	HT64	0	6.a.2.
b. Commercial and industrial loans.....	F614	5,558,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	1,824,000	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	7,692,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	73,933,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	151,143,000	12.
Liabilities			
13. a. Liability for short positions.....	3546	15,932,000	13.a.
b. Other trading liabilities.....	F624	45,000	13.b.
14. Derivatives with a negative fair value.....	3547	56,702,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	72,679,000	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).

Schedule RC-D—Trading Assets and Liabilities

Memoranda

	Consolidated Bank				
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	HT66	0	M.1.a.1.		
(2) All other loans secured by real estate.....	HT67	0	M.1.a.2.		
b. Commercial and industrial loans.....	F632	5,643,000	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	1,883,000	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	1,000	M.2.a.		
b. Unpaid principal balance.....	F640	2,000	M.2.b.		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	0	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.		
c. Corporate and similar loans.....	G333	149,000	M.3.c.		
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.		
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.		
f. Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.		
g. Other collateral or reference assets.....	G652	0	M.3.g.		
4. Pledged trading assets:					
a. Pledged securities.....	G387	1,482,000	M.4.a.		
b. Pledged loans.....	G388	0	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	0	M.5.a.		
b. Home equity lines.....	F644	0	M.5.b.		
c. Automobile loans.....	F645	0	M.5.c.		
d. Other consumer loans.....	F646	0	M.5.d.		
e. Commercial and industrial loans.....	F647	0	M.5.e.		
f. Other.....	F648	0	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	5,664,000	M.7.a.		
b. Other.....	F653	201,000	M.7.b.		
8. Loans pending securitization.....	F654	6,000	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table> NR	TEXT	F655	F655	NR	M.9.a.
TEXT					
F655					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table> NR	TEXT	F656	F656	NR	M.9.b.
TEXT					
F656					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table> NR	TEXT	F657	F657	NR	M.9.c.
TEXT					
F657					
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table> Revaluation Losses on Foreign Exchange Spot Contracts	TEXT	F658	F658	45,000	M.10.a.
TEXT					
F658					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table> NR	TEXT	F659	F659	NR	M.10.b.
TEXT					
F659					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table> NR	TEXT	F660	F660	NR	M.10.c.
TEXT					
F660					

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

2 Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	Dollar Amounts in Thousands					
	RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	147,828,000			B550	457,204,000 1.
2. U.S. Government.....	2202	13,000			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	688,000			2530	3,158,000 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	2,824,000			B552	2,478,000 4.
5. Banks in foreign countries.....	2213	19,716,000			2236	8,390,000 5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	9,778,000			2377	9,465,000 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	180,847,000	2210	176,569,000	2385	480,695,000 7.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	28,460,000	M.1.a.
b. Total brokered deposits.....	2365	88,080,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	78,408,000	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	73,518,000	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	9,635,000	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	2,395,000	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits.....	JH83	0	M.1.g.

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

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

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	6810	433,156,000	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	9,145,000	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	13,972,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	6,594,000	M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	17,828,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....			
	F233	304,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less.....	HK07	4,850,000	M.3.a.1.
(2) Over three months through 12 months.....	HK08	10,076,000	M.3.a.2.
(3) Over one year through three years.....	HK09	3,827,000	M.3.a.3.
(4) Over three years.....	HK10	1,813,000	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....			
	HK11	14,756,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)			
(1) Three months or less.....	HK12	11,251,000	M.4.a.1.
(2) Over three months through 12 months.....	HK13	6,240,000	M.4.a.2.
(3) Over one year through three years.....	HK14	305,000	M.4.a.3.
(4) Over three years.....	HK15	32,000	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....			
	K222	17,442,000	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	YES	M.5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P753	2,801,000	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P754	1,254,000	M.6.b.

- 1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- 3 Report both fixed-and-floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- 5 The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	120,189,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	293,849,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	7,445,000	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	1,697,000	M.7.b.2.

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	548,258,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	2,175,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	36,249,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	33,275,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	572,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	620,529,000	6.

Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	113,580,000	M.1.

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-F—Other Assets¹

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable (2).....			B556	4,184,000	1.
2.	Net deferred tax assets (3).....			2148	12,245,000	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	5,671,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	40,000	5.a.
b.	Separate account life insurance assets.....			K202	5,213,000	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	43,681,000	6.
a.	Prepaid expenses.....	2166	NR			6.a.
b.	Repossessed personal property (including vehicles).....	1578	NR			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	NR			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	NR			6.d.
e.	Computer software.....	FT33	NR			6.e.
f.	Accounts receivable.....	FT34	NR			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	NR			6.g.
	TEXT					
h.	3549 Brokerage Receivable	3549	16,828,000			6.h.
	TEXT					
i.	3550 NR	3550	NR			6.i.
	TEXT					
j.	3551 NR	3551	NR			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	71,034,000	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices (6).....			3645	137,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	12,725,000	1.b.
2.	Net deferred tax liabilities (3).....			3049	588,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures (7).....			B557	2,522,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	32,488,000	4.
a.	Accounts payable.....	3066	10,603,000			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
	TEXT					
f.	3552 NR	3552	0			4.f.
	TEXT					
g.	3553 NR	3553	0			4.g.
	TEXT					
h.	3554 NR	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	48,460,000	5.

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

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

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To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices	
	RCON	Amount	RCON	Amount
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989	33,335,000		3.
4. Securities sold under agreements to repurchase (1).....	B995	10,264,000		4.
5. Other borrowed money..... <i>EITHER</i>	3190	68,666,000		5.
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs..... <i>OR</i>	2163	0		6.
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	344,000		7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	973,615,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	813,402,000		9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities (2)		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	21,293,000	1287	127,422,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	51,000	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	8,704,000	8499	3,002,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	46,508,000	G390	32,405,000	13.a.1.
(2) Other mortgage pass-through securities.....	1709	0	1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G393	2,496,000	G394	3,806,000	13.b.1
(2) All other mortgage-backed securities.....	1733	903,000	1736	0	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	390,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	10,552,000	G400	22,895,000	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	90,456,000	1773	189,971,000	17.

	RCON		Amount	
	RCON	Amount	RCON	Amount
18. Equity investments not held for trading:				
a. Equity securities with readily determinable fair values (4).....	JA22	62,000		18.a.
b. Equity investments without readily determinable fair values.....	1752	5,320,000		18.b.

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

Schedule RC-H—Continued

	Dollar Amounts in Thousands		Domestic Offices	
	RCFN	Amount	RCFN	Amount
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
19. Total trading assets.....	3545	61,979,000		19.
20. Total trading liabilities.....	3548	38,066,000		20.
21. Total loans held for trading.....	HT71	5,917,000		21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>				
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	5,178,000		22.

Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands	
	RCFN	Amount
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133	2,886,000
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	28,810,000

Schedule RC-K—Quarterly Averages¹

		Dollar Amounts in Thousands		RCFD	Amount	
Assets						
1.	Interest-bearing balances due from depository institutions.....	3381	329,704,000			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	158,963,000			2.
3.	Mortgage-backed securities (2).....	B559	84,339,000			3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	149,702,000			4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	75,722,000			5.
6.	Loans:					
	a. Loans in domestic offices:					
	(1) Total loans.....	RCON 3360	386,562,000			6.a.1.
	(2) Loans secured by real estate:					
	(a) Loans secured by 1–4 family residential properties.....	3465	92,841,000			6.a.2.a.
	(b) All other loans secured by real estate.....	3466	25,112,000			6.a.2.b.
	(3) Loans to finance agricultural production and other loans to farmers.....	3386	25,000			6.a.3.
	(4) Commercial and industrial loans.....	3387	67,854,000			6.a.4.
	(5) Loans to individuals for household, family, and other personal expenditures:					
	(a) Credit cards.....	B561	122,739,000			6.a.5.a.
	(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	3,698,000			6.a.5.b.
	b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3360	252,537,000			6.b.
<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. (4)</i>						
7.	Trading assets.....	RCFD 3401	137,944,000			7.
8.	Lease financing receivables (net of unearned income).....	RCFD 3484	663,000			8.
9.	Total assets (4).....	RCFD 3368	1,688,423,000			9.
Liabilities						
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON 3485	114,530,000			10.
11.	Nontransaction accounts in domestic offices:					
	a. Savings deposits (includes MMDAs).....	B563	477,156,000			11.a.
	b. Time deposits of \$250,000 or less.....	HK16	20,837,000			11.b.
	c. Time deposits of more than \$250,000.....	HK17	18,453,000			11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3404	555,425,000			12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353	12,401,000			13.
14.	Other borrowed money (includes mortgage indebtedness).....	RCFD 3355	82,757,000			14.

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

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

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

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

a) Debt securities at amortized cost.

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....						
		3814	9,626,000			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 in domestic offices (included in item 1.a. above).....						
		RCON				
		HT72	0			1.a.1.
		RCFD				
b. Credit card lines.....						
		3815	696,025,000			1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (1) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1) Unused consumer credit card lines.....						
		J455	642,159,000			1.b.1.
(2) Other unused credit card lines.....						
		J456	53,866,000			1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1-4 family residential construction loan commitments.....						
		F164	68,000			1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
		F165	5,017,000			1.c.1.b.
(2) NOT secured by real estate						
		6550	7,444,000			1.c.2.
d. Securities underwriting.....						
		3817	0			1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans.....						
		J457	190,553,000			1.e.1.
(2) Loans to financial institutions.....						
		J458	47,381,000			1.e.2.
(3) All other unused commitments.....						
		J459	70,075,000			1.e.3.
2. Financial standby letters of credit.....						
		3819	92,147,000			2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of financial standby letters of credit conveyed to others.....						
		3820	25,416,000			2.a.
3. Performance standby letters of credit.....						
		3821	12,392,000			3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of performance standby letters of credit conveyed to others.....						
		3822	1,542,000			3.a.
4. Commercial and similar letters of credit.....						
		3411	5,140,000			4.
5. Not applicable						
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....						
		3433	114,850,000			6.a.
b. Securities borrowed.....						
		3432	0			6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	459,568,000	C969	509,058,000	7.a.1.
(2) Total return swaps.....						
		C970	4,523,000	C971	14,463,000	7.a.2.
(3) Credit options.....						
		C972	11,314,000	C973	11,382,000	7.a.3.
(4) Other credit derivatives.....						
		C974	0	C975	0	7.a.4.

1 The asset size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2019, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
	RCFD	Amount	RCFD	Amount	
7. b. Gross fair values:					
(1) Gross positive fair value.....	C219	7,055,000	C221	2,150,000	7.b.1.
(2) Gross negative fair value.....	C220	1,562,000	C222	7,592,000	7.b.2.
7. c. Notional amounts by regulatory capital treatment: (1)					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	G401	475,405,000			7.c.1.a.
(b) Purchased protection	G402	500,998,000			7.c.1.b.
(2) All other positions:					
(a) Sold protection	G403	0			7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	33,327,000			7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	578,000			7.c.2.c.

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade.....	G406	80,988,000	G407	254,940,000	G408	20,192,000	7.d.1.a.
(b) Subinvestment grade	G409	39,225,000	G410	77,272,000	G411	2,788,000	7.d.1.b.
(2) Purchased credit protection: (3)							
(a) Investment grade.....	G412	92,737,000	G413	290,550,000	G414	23,341,000	7.d.2.a.
(b) Subinvestment grade	G415	39,087,000	G416	84,530,000	G417	4,658,000	7.d.2.b.

	RCFD	Amount	
8. Spot foreign exchange contracts.....	8765	334,366,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430	0	9.
a. Not applicable			
b. Commitments to purchase when-issued securities	3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c.
d. TEXT 3555 NR	3555	0	9.d.
e. TEXT 3556 NR	3556	0	9.e.
f. TEXT 3557 NR	3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	5591	0	10.
a. Commitments to sell when-issued securities	3435	0	10.a.
b. TEXT 5592 NR	5592	0	10.b.
c. TEXT 5593 NR	5593	0	10.c.
d. TEXT 5594 NR	5594	0	10.d.
e. TEXT 5595 NR	5595	0	10.e.

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

Schedule RC-L—Continued

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

11. Year-to-date merchant credit card sales volume:

	RCFD	Amount	
a. Sales for which the reporting bank is the acquiring bank	C223	257,636,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b.

	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	12.a.
	594,712,000	35,183,000	6,579,000	35,036,000	
b. Forward contracts.....	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	12.b.
	2,412,739,000	3,567,585,000	430,000	44,556,000	
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	12.c.1.
	129,003,000	473,000	101,636,000	63,033,000	
(2) Purchased options.....	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	12.c.2.
	169,425,000	265,000	87,645,000	57,088,000	
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	12.d.1.
	1,541,824,000	911,876,000	250,950,000	46,325,000	
(2) Purchased options.....	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	12.d.2.
	1,371,723,000	904,138,000	219,610,000	48,573,000	
e. Swaps.....	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	12.e.
	19,953,672,000	6,865,557,000	315,444,000	84,875,000	
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	13.
	26,068,661,000	12,227,547,000	982,294,000	379,486,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	14.
	104,437,000	57,530,000	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589				14.a.
	22,298,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	15.a.1.
	317,205,000	158,738,000	39,747,000	8,801,000	
(2) Gross negative fair value.....	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	15.a.2.
	309,326,000	157,299,000	46,686,000	8,616,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	15.b.1.
	2,175,000	1,287,000	0	0	
(2) Gross negative fair value.....	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	15.b.2.
	2,373,000	1,668,000	0	0	

Schedule RC-L—Continued

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

	(Column A) Banks and Securities		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount
16. Over-the counter derivatives:	Dollar Amounts in Thousands								
a. Net current credit exposure									
b. Fair value of collateral:									
(1) Cash—U.S. dollar	G418	37,994,000		G420	1,509,000	G421	11,620,000	G422	38,620,000
(2) Cash—Other currencies	G423	10,990,000		G425	6,924,000	G426	661,000	G427	15,156,000
(3) U.S. Treasury securities	G428	15,038,000		G430	114,000	G431	3,231,000	G432	5,337,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G433	2,137,000		G435	1,219,000	G436	0	G437	2,604,000
(5) Corporate bonds	G438	2,048,000		G440	0	G441	0	G442	351,000
(6) Equity securities	G443	527,000		G445	0	G446	129,000	G447	477,000
(7) All other collateral	G448	525,000		G450	32,000	G451	0	G452	3,214,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G453	4,819,000		G455	22,000	G456	673,000	G457	2,241,000
	G458	36,084,000		G460	8,311,000	G461	4,694,000	G462	29,380,000

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....				
		6164	21,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....				
	Number			
	6165	8		1.b.
2. Intangible assets:				
a. Mortgage servicing assets.....				
		3164	336,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....				
	A590	336,000		2.a.1.
b. Goodwill.....				
		3163	10,641,000	2.b.
c. All other intangible assets.....				
		JF76	4,099,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....				
		2143	15,076,000	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices.....				
		5508	1,000	3.a.
b. Farmland in domestic offices.....				
		5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....				
		5510	14,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....				
		5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....				
		5512	0	3.e.
f. In foreign offices.....				
		RCFN		
		5513	19,000	3.f.
g. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....				
		RCFD		
		2150	34,000	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....				
		JA29	143,000	4.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (2)				
(a) One year or less.....				
		F055	14,900,000	5.a.1.a.
(b) Over one year through three years.....				
		F056	0	5.a.1.b.
(c) Over three years through five years.....				
		F057	0	5.a.1.c.
(d) Over five years.....				
		F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....				
		2651	9,650,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....				
		F059	0	5.a.3.
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (4)				
(a) One year or less.....				
		F060	52,683,000	5.b.1.a.
(b) Over one year through three years.....				
		F061	2,374,000	5.b.1.b.
(c) Over three years through five years.....				
		F062	2,799,000	5.b.1.c.
(d) Over five years.....				
		F063	1,777,000	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....				
		B571	25,942,000	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....				
		3190	74,533,000	5.c.

1 Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

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

4 Report fixed rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

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

Schedule RC-M—Continued

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

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

8. Internet Website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):

TEXT			
4087	http://	www.citibank.com	8.a.

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

(1)	TE01 N528	http://	NR	8.b.1.
(2)	TE02 N528	http://	NR	8.b.2.
(3)	TE03 N528	http://	NR	8.b.3.
(4)	TE04 N528	http://	NR	8.b.4.
(5)	TE05 N528	http://	NR	8.b.5.
(6)	TE06 N528	http://	NR	8.b.6.
(7)	TE07 N528	http://	NR	8.b.7.
(8)	TE08 N528	http://	NR	8.b.8.
(9)	TE09 N528	http://	NR	8.b.9.
(10)	TE10 N528	http://	NR	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	NR	8.c.1.
(2)	TE02 N529	NR	8.c.2.
(3)	TE03 N529	NR	8.c.3.
(4)	TE04 N529	NR	8.c.4.
(5)	TE05 N529	NR	8.c.5.
(6)	TE06 N529	NR	8.c.6.

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

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

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Amount	
	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFD		
	F065	27,052,000	10.b.

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

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON		Amount
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans.....	K169		0 13.a.1a1
(2) Other construction loans and all land development and other land loans	K170		0 13.a.1a2
(b) Secured by farmland.....	K171		0 13.a.1b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172		0 13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens.....	K173		0 13.a.1.c2a
(b) Secured by junior liens	K174		0 13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties.....	K175		0 13.a.1d
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176		0 13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties.....	K177		0 13.a.1e2
(2) - (4) Not applicable	RCFD		
(5) All other loans and all leases.....	K183		0 13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land in domestic offices.....			
(2) Farmland in domestic offices.....	K187		0 13.b.1.
(3) 1-4 family residential properties in domestic offices.....	K188		0 13.b.2.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K189		0 13.b.3.
(5) Nonfarm nonresidential properties in domestic offices.....	K190		0 13.b.4.
(6) In foreign offices.....	K191		0 13.b.5.
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	K260		0 13.b.6.
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	K192		0 13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....			
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J461		0 13.c.
	J462		0 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 (1).....	K193		0 14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194		0 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		NR 15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....		YES / NO	
	L135		NR 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	YES / NO	
<i>Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.</i>			
16. International remittance transfers offered to consumers: (1)			
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			
(1) International wire transfers	N517	YES	16.a.1.
(2) International ACH transactions	N518	YES	16.a.2.
(3) Other proprietary services operated by your institution	N519	YES	16.a.3.
(4) Other proprietary services operated by another party	N520	NO	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....			
	N521	NR	16.b.
<i>Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.</i>			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....			
	RCON	Number	
	N522	1	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers.....			
	N523	380,716	16.d.1.
		Amount	
(2) Estimated dollar value of international remittance transfers.....	N524	4,208,000	16.d.2.
		Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....	N527	101,045	16.d.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans (2) and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding.....			
	LG26	62,038	17.a.
		Amount	
b. Outstanding balance of PPP loans.....	LG27	3,372,000	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less.....	LL59	0	17.d.1.
(2) More than one year.....	LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....			
	LL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF.....			
	LL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....			
	LL58	0	18.b.

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. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

2 Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
	Dollar Amounts in Thousands					
1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0
(2) Other construction loans and all land development and other land loans.....	F173	35,000	F175	0	F177	7,000
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0
c. Secured by 1-4 family residential properties in domestic offices:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	58,000	5399	0	5400	350,000
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens.....	C236	486,000	C237	332,000	C229	795,000
(b) Secured by junior liens.....	C238	20,000	C239	0	C230	53,000
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	54,000	3500	154,000	3501	1,000
e. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,000	F180	0	F182	12,000
(2) Loans secured by other nonfarm nonresidential properties.....	F179	204,000	F181	93,000	F183	180,000
RCFN	RCFN		RCFN		RCFN	
f. In foreign offices.....	B572	131,000	B573	0	B574	203,000
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD	
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0
b. To foreign banks.....	5380	0	5381	1,000	5382	0
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0
4. Commercial and industrial loans:						
a. To U.S. addressees (domicile).....	1251	330,000	1252	115,000	1253	808,000
b. To non-U.S. addressees (domicile).....	1254	56,000	1255	50,000	1256	1,726,000
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards.....	B575	1,422,000	B576	1,564,000	B577	83,000
b. Automobile loans.....	K213	0	K214	0	K215	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	204,000	K217	52,000	K218	69,000
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0
7. All other loans.....	5459	885,000	5460	88,000	5461	208,000

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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	8. Lease financing receivables						
a. Leases to individuals for household, family, and other personal expenditures.....							
	F166	0	F167	0	F168	0	8.a.
b. All other leases.....							
	F169	62,000	F170	12,000	F171	23,000	8.b.
9. Total loans and leases (sum of items 1 through 8).....							
	1406	3,948,000	1407	2,461,000	1403	4,518,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....							
	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....							
	K036	189,000	K037	343,000	K038	61,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....							
	K039	55,000	K040	79,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....							
	K042	119,000	K043	228,000	K044	50,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....							
	RCON		RCON		RCON		
	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....							
	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....							
	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....							
	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....							
	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....							
	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....							
	K063	0	K064	0	K065	0	12.a.4.

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
12. a. (5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.5.b.
b. - d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....							
	F661	126,000	F662	201,000	F663	447,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....							
	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	1,000	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.
e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	74,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	237,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....							
	K126	147,000	K127	58,000	K128	185,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% 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 in domestic offices.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	273,000	HK27	259,000	HK28	944,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	5,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	136,000	1249	0	1250	198,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	22,000	M.5.

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

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	2,171,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	100,000	M.8.

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

1 Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.

2 Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

Schedule RC-O—Other Data for Deposit Insurance Assessments

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 4 and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,071,337,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	370,911,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	370,911,000	3.
			RCFD		
4.	Average consolidated total assets for the calendar quarter.....		K652	1,687,986,000	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
			Amount		
5.	Average tangible equity for the calendar quarter (1).....		K654	143,279,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	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	8,443,000	7.a.
b.	Over one year through three years.....		G466	11,129,000	7.b.
c.	Over three years through five years.....		G467	6,469,000	7.c.
d.	Over five years.....		G468	6,540,000	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	12,000,000	8.d.
			RCON		
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		G803	0	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	0	9.a.
10.	Banker's bank certification:				
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	YES / NO	
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>		K656	NO	10.
a.	Banker's bank deduction.....		K657	NR	10.a.
b.	Banker's bank deduction limit.....		K658	NR	10.b.
11.	Custodial bank certification:				
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659	YES	11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)</i>				
a.	Custodial bank deduction.....		K660	701,859,000	11.a.
b.	Custodial bank deduction limit.....		K661	113,418,000	11.b.

1 See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

2 If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....				F049	177,627,000	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
		Number				
.....				F050	18,777,964	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....				F051	494,339,000	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
		Number				
.....				F052	172,373	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less.....				F045	28,190,000	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
		Number				
.....				F046	1,559,383	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000.....				F047	270,000	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
		Number				
.....				F048	433	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3).....						
				5597	491,363,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT A545 NR				RCON	FDIC Cert. No.	
				A545	00000	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....						
				RCFN		
				GW43	0	M.4.
5. Not applicable						

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 2 The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.
 3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6. Criticized and classified items:					
a. Special mention	K663		CONF		M.6.a.
b. Substandard	K664		CONF		M.6.b.
c. Doubtful	K665		CONF		M.6.c.
d. Loss	K666		CONF		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:					
a. Nontraditional 1-4 family residential mortgage loans	N025		CONF		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026		CONF		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk consumer loans	N027		CONF		M.8.a.
b. Securitizations of higher-risk consumer loans	N028		CONF		M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk commercial and industrial loans and securities	N029		CONF		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030		CONF		M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:					
a. Total unfunded commitments	K676	4,738,000			M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	0			M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	K669	0			M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)	RCON				
	K678	13,781,000			M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>					
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):					
a. Construction, land development, and other land loans secured by real estate	N177	0			M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178		NR		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179		NR		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180		NR		M.13.d.
e. Commercial and industrial loans	N181		NR		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182		NR		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183		NR		M.13.g.
h. Non-agency residential mortgage-backed securities	M963		NR		M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure	K673		CONF		M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674		CONF		M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	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	332,000	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	1,071,587,000	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195	370,911,000	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	8,443,000	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	491,613,000	M.17.d

Schedule RC-O—Continued

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

Two-Year Probability of Default (PD)									
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)		
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<= 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%		
RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		
RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122		
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF		

18. Dollar Amounts in Thousands

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.....

b. Closed-end loans secured by first liens on 1-4 family residential properties.....

c. Closed-end loans secured by junior liens on 1-4 family residential properties.....

d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....

e. Credit cards.....

f. Automobile loans.....

g. Student loans.....

h. Other consumer loans and revolving credit plans other than credit cards.....

i. Consumer leases.....

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.

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

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

	Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT81	1,212,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT82	1,882,000	2.
3. 1-4 family residential mortgages sold during the quarter.....		FT04	2,841,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....		FT05	2,057,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....		RIAD		
		HT85	59,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....		RCON		
		HT86	15,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191	CONF	7.a.
b. For representations and warranties made to other parties.....		L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....		M288	31,000	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.

	(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	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands										
Assets										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	304,344,000	G474	0	G475	216,270,000	G476	87,283,000	G477	791,000
2. Federal funds sold and securities purchased under agreements to resell.....	G478	244,000	G479	0	G480	0	G481	244,000	G482	0
3. Loans and leases held for sale.....	G483	1,742,000	G484	0	G485	0	G486	1,742,000	G487	0
4. Loans and leases held for investment.....	G488	4,440,000	G489	0	G490	0	G491	2,472,000	G492	1,968,000
5. Trading assets:										
a. Derivative assets.....	3543	73,933,000	G493	488,438,000	G494	33,000	G495	552,964,000	G496	9,374,000
b. Other trading assets.....	G497	77,210,000	G498	521,000	G499	55,670,000	G500	21,568,000	G501	493,000
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....										
6. All other assets.....	F240	0	F684	0	F692	0	F241	0	F242	0
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G391	8,647,000	G392	0	G395	0	G396	8,211,000	G804	436,000
	G502	470,560,000	G503	488,959,000	G504	271,973,000	G505	674,484,000	G506	13,062,000

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	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Liabilities										
Dollar Amounts in Thousands										
8. Deposits.....	F252	1,959,000	F686	0	F694	0	F253	1,753,000	F254	206,000
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0
10. Trading liabilities:										
a. Derivative liabilities.....	3547	56,702,000	G512	488,692,000	G513	20,000	G514	535,239,000	G515	10,135,000
b. Other trading liabilities.....	G516	15,977,000	G517	521,000	G518	15,302,000	G519	1,171,000	G520	25,000
11. Other borrowed money.....	G521	1,229,000	G522	0	G523	0	G524	958,000	G525	271,000
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0
13. All other liabilities.....	G805	3,903,000	G806	0	G807	0	G808	3,902,000	G809	1,000
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	79,770,000	G532	489,213,000	G533	15,322,000	G534	543,023,000	G535	10,638,000
Memoranda										
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):										
a. Mortgage servicing assets.....	G536	NR	G537	NR	G538	NR	G539	NR	G540	NR
b. Nontrading derivative assets.....	G541	3,409,000	G542	NR	G543	NR	G544	3,323,000	G545	86,000
c. G546 Negotiable CDS	G546	4,866,000	G547	NR	G548	NR	G549	4,866,000	G550	NR
d. G551 NR	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR
e. G556 NR	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR
f. G561 NR	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):										
a. Loan commitments (not accounted for as derivatives).....	F261	NR	F689	NR	F697	NR	F262	NR	F263	NR
b. Nontrading derivative liabilities.....	G566	3,881,000	G567	NR	G568	NR	G569	3,880,000	G570	1,000
c. G571 NR	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR
d. G576 NR	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR
e. G581 NR	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR
f. G586 NR	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR

Schedule RC-Q—Continued

Memoranda—Continued

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
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	1,718,000	M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0	M.3.a.2.
b. Commercial and industrial loans.....	F585	3,406,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d. Other loans.....	F589	1,057,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91	1,665,000	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	3,415,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0	M.4.c.
d. Other loans.....	F601	1,084,000	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Amount	
Common Equity Tier 1 Capital						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	147,341,000			1.
2.	Retained earnings (1).....	KW00	29,809,000			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	Number	JJ29	2	2.a.
3.	Accumulated other comprehensive income (AOCI).....	RCFA	Amount	B530	(15,106,000)	3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	RCOA P838		0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFA	Amount	P839	141,000	4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	162,185,000			5.
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	11,144,000			6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	3,832,000			7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	2,158,000			8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a.	LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	NR			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	NR			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	NR			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	NR			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	1,755,000			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		RCFA	Amount
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	124,000
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	318,000

		Dollar Amounts in Thousands			
		(Column A) Non-advanced Approaches Institutions (1)		(Column B) Advanced Approaches Institutions (1)	
		RCFA	Amount	RCFW	Amount
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	142,854,000
13.a.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR		
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0
14.a.	LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR		
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0
15.a.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR		
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0
18.	Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	142,854,000

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

Schedule RC-R—Continued

Part I - Continued

		Dollar Amounts in Thousands		RCFA	Amount							
Additional Tier 1 Capital												
20.	Additional tier 1 capital instruments plus related surplus.....	P860	2,100,000			20.						
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.						
22.	Tier 1 minority interest not included in common equity tier 1 capital.....	P862	30,000			22.						
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	2,130,000			23.						
24.	LESS: Additional tier 1 capital deductions.....	P864	22,000			24.						
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	2,108,000			25.						
Tier 1 Capital												
26.	Tier 1 capital (1) (sum of items 19 and 25).....	8274	144,962,000			26.						
Total Assets for the Leverage Ratio												
27.	Average total consolidated assets (2).....	KW03	1,693,381,000			27.						
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	17,474,000			28.						
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(4,119,000)			29.						
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	1,680,026,000			30.						
Leverage Ratio *												
31.	Leverage ratio (item 26 divided by item 30)	RCFA	Percentage			31.						
		7204	8.6286%									
<p>a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)</p> <table border="1"> <tr> <td>0=No</td> <td>RCOA</td> <td></td> </tr> <tr> <td>1=Yes</td> <td>LE74</td> <td>0</td> </tr> </table> <p>31.a.</p>							0=No	RCOA		1=Yes	LE74	0
0=No	RCOA											
1=Yes	LE74	0										

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

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

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

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

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

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

Schedule RC-R—Continued

Part I - Continued

Qualifying Criteria and Other Information for CBLR Institutions *

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCFA	Amount	RCFA	Percentage	
32. Total assets (1).....	2170	NR			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B					
	KX77	NR	KX78	NR	33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments.....	KX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	KX80	NR			34.b.
c. Other off-balance sheet exposures.....	KX81	NR			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c) Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B.....	KX82	NR	KX83	NR	34.d.
35. Unconditionally cancellable commitments.....	S540	NR			35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	LB61	NR			36.
37. Allocated transfer risk reserve.....	3128	NR			37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: (2)					
a. Loans and leases held for investment.....	JJ30	NR			38.a.
b. Held-to-maturity debt securities.....	JJ31	NR			38.b.
c. Other financial assets measured at amortized cost.....	JJ32	NR			38.c.

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

Dollar Amounts in Thousands	RCFA	Amount	
Tier 2 Capital³			
39. Tier 2 capital instruments plus related surplus.....	P866	12,000,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	NR	40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	40,000	41.
42. a. Allowance for loan and lease losses includable in tier 2 capital (4,5).....	5310	12,301,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW		
	5310	4,317,000	42.b.
43. Not applicable	RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....	P870	24,341,000	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....	RCFW		
	P870	16,357,000	44.b.

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

- For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.
- Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.
- An institution that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.
- 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 provision.

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands		RCFA	Amount	
45. LESS: Tier 2 capital deductions.....			P872	NR	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....			5311	24,341,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....			RCFW		
			5311	16,357,000	46.b.
Total Capital					
47. a. Total capital (sum of items 26 and 46.a).....			3792	169,303,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....			RCFW		
			3792	161,319,000	47.b.
Total Risk-Weighted Assets			RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....			A223	1,038,031,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....			RCFW		
			A223	1,021,479,282	48.b.

Risk-Based Capital Ratios *

	Column A		Column B		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 48.b).....	P793	13.7620%	P793	13.9850%	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	7206	13.9651%	7206	14.1914%	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	7205	16.3100%	7205	15.7927%	51.

Capital Buffer *

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	7.7927%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only):			
Total applicable capital buffer	RCFW H312	2.5000%	52.b.

	Dollar Amounts in Thousands		RCFA	Amount	
53. Eligible retained income (1).....			H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2).....			H314	NR	54.
Supplementary Leverage Ratio *					
55. Advanced approaches institutions and institutions subject to Category III capital standards only:					
Supplementary leverage ratio information:					
a. Total leverage exposure (3).....			H015	2,180,821,000	55.a.
b. Supplementary leverage ratio.....			H036	6.6471%	55.b.

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

1 Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.

2 Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) - (Column J) Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands												
Balance Sheet Asset Categories (2)												
1. Cash and balances due from depository institutions.....	RCFD D957 301,838,000	RCFD S396 (15,000)	RCFD D958 277,718,000						RCFD D959 11,629,000	RCFD S397 2,343,000	RCFD D960 6,119,000	RCFD S398 4,044,000
2. Securities:	RCFD D961 78,917,000	RCFD S399 (50,000)	RCFD D962 23,429,000	RCFD H174 0	RCFD H175 0				RCFD D963 50,743,000	RCFD D964 4,065,000	RCFD D965 730,000	RCFD S400 0
a. Held-to-maturity securities (3).....												
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21 304,100,000	RCFD S402 0	RCFD D967 259,214,000	RCFD H176 2,000	RCFD H177 0				RCFD D968 37,019,000	RCFD D969 3,245,000	RCFD D970 4,017,000	RCFD S403 603,000
3. Federal funds sold and securities purchased under agreements to resell:	RCFD D971 0								RCFD D973 0	RCON S410 0	RCON D974 0	RCON S411 0
a. Federal funds sold.....												
b. Securities purchased under agreements to resell.....	RCFD H171 69,949,000	RCFD H172 69,949,000										
4. Loans and leases held for sale:	RCFD S413 752,000		RCFD H173 0						RCFD S415 1,000	RCFD S416 189,000	RCFD S417 562,000	
a. Residential mortgage exposures.....									RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0									

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

2 All securities 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

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

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	Allocation by Risk-Weight Category										
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):													
c. Exposures past due 90 days or more or on nonaccrual (1):													
	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79	RCFD S426	RCFD S427	RCFD S428	RCFD S429	RCFD S430	RCFD S431	RCFD S432	RCFD S433
	137,000	0	0	0	0	0	0	0	0	0	0	0	0
	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81	RCFD S434	RCFD S435	RCFD S436	RCFD S437	RCFD S438	RCFD S439	RCFD S440	RCFD S441
	5,332,000	0	0	5,000	0	0	0	0	0	0	0	0	0
d. All other exposures:													
5. Loans and leases held for investment (2):													
a. Residential mortgage exposures:													
	RCFD S439	RCFD S440	RCFD H178			RCFD S441	RCFD S442	RCFD S443	RCFD S444	RCFD S445	RCFD S446	RCFD S447	RCFD S448
	129,499,000	0	0			1,202,000	99,444,000	28,853,000					
b. High volatility commercial real estate exposures:													
	RCFD S445	RCFD S446	RCFD H179			RCFD H180	RCFD H181	RCFD H182	RCFD S447	RCFD S448	RCFD S449	RCFD S450	RCFD S451
	7,000	0	0			0	0	0	0	0	0	0	0
c. Exposures past due 90 days or more or on nonaccrual (3):													
	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83	RCFD S452	RCFD S453	RCFD S454	RCFD S455	RCFD S456	RCFD S457	RCFD S458	RCFD S459
	6,036,000	0	537,000	1,000	0	12,000	0	29,000	5,457,000	RCFD S460	RCFD S461	RCFD S462	RCFD S463
	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85	RCFD S460	RCFD S461	RCFD S462	RCFD S463	RCFD S464	RCFD S465	RCFD S466	RCFD S467
	458,964,000	0	4,283,000	4,235,000	0	9,464,000	6,046,000	420,050,000	3,944,000	RCFD S468	RCFD S469	RCFD S470	RCFD S471
d. All other exposures:													
	RCFD S123	RCFD S123											
	22,123,000	22,123,000											
6. LESS: Allowance for loan and lease losses (4):													

1 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 2 Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
 3 For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 4 Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Allocation by Risk-Weight Category									
4. Dollar Amounts in Thousands									
Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (2).....								RCFD H277	RCFD H278
								0	0
d. All other exposures.....								RCFD H279	RCFD H280
Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281	RCFD H282
b. High volatility commercial real estate exposures.....								0	0
c. Exposures past due 90 days or more or on nonaccrual (3).....								RCFD H283	RCFD H284
								0	0
d. All other exposures.....								RCFD H285	RCFD H286
LESS: Allowance for loan and lease losses.....								RCFD H287	RCFD H288
								10,942,000	1,449,000
									5.d.
									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	Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands												
7. Trading assets.....	RCFD D976 150,992,000	RCFD S466 113,100,000	RCFD D977 23,461,000	RCFD H186 0	RCFD H187 0		RCFD D978 492,000	RCFD D979 152,000	RCFD D980 13,787,000	RCFD D985 412,000		7.
8. All other assets (1,2,3).....	RCFD D981 104,448,000	RCFD S469 21,073,600	RCFD D982 24,679,400	RCFD H188 36,000	RCFD H189 0		RCFD D983 1,189,000	RCFD D984 321,000	RCFD D985 44,263,100	RCFD H185 412,000		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 transition rule, respectively.

³ Institutions that have adopted ASU 2016-13 and have reported any assets, net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
	0	0	0	0				0	0
8. All other assets (2).....	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
a. Separate account bank-owned life insurance.....	4,849,900	0	0	0				0	0
b. Default fund contributions to central counterparties.....								RCFD H296	RCFD H297
								5,253,000	1,093,530
								RCFD H298	RCFD H299
								2,371,000	5,293,000

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	
	Amount	(Column C)	(Column D)	(Column E)	Amount	(Column F)	(Column G)	(Column H)	Amount	(Column I)	Amount	(Column U) Gross-Up Amount
Dollar Amounts in Thousands												
Securitization Exposures: On- and Off-Balance Sheet												
9. On-balance sheet securitization exposures:												
a. Held-to-maturity securities (2):												
	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	RCFD S485	RCFD S486
	23,163,000	23,163,000	0	5,261,000	0	244,000	244,000	0	49,000	0	9. a.	RCFD S487
b. Available-for-sale securities:												
	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	RCFD S495	RCFD S496
	151,000	151,000	0	58,000	0	48,861,000	48,762,000	99,000	13,559,000	0	9. b.	RCFD S497
c. Trading assets:												
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	RCFD S500	RCFD S501	RCFD S502	RCFD S503	RCFD S504	RCFD S505	RCFD S506
	41,240,000	41,239,000	1,000	9,891,000	0	4,279,000	4,279,000	111,751,000	115,805,000	523,209,100	9. c.	RCFD S507
d. All other on-balance sheet securitization exposures:												
	RCFD S507	RCFD S508	RCFD S509	RCFD S510	RCFD S511	RCFD S512	RCFD S513	RCFD S514	RCFD S515	RCFD S516	RCFD S517	RCFD S518
	0	0	0	0	0	0	0	0	0	0	9. d.	RCFD S519
10. Off-balance sheet securitization exposures:												
	RCFD S519	RCFD S520	RCFD S521	RCFD S522	RCFD S523	RCFD S524	RCFD S525	RCFD S526	RCFD S527	RCFD S528	RCFD S529	RCFD S530
	0	0	0	0	0	0	0	0	0	0	10.	RCFD S531

	(Column A) Total From Schedule RC											(Column B) Adjustments to Totals Reported in Column A											(Column C) Allocation by Risk-Weight Category										
	Amount	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)	(Column U)	(Column V)	(Column W)	(Column X)	(Column Y)	(Column Z)									
Dollar Amounts in Thousands																																	
11. Total balance sheet assets (3):	RCFD 2170	RCFD D987	RCFD HJ90	RCFD HJ91	RCFD D988	RCFD D989	RCFD D990	RCFD D991	RCFD D992	RCFD D993	RCFD D994	RCFD D995	RCFD D996	RCFD D997	RCFD D998	RCFD D999	RCFD D1000	RCFD D1001	RCFD D1002	RCFD D1003	RCFD D1004	RCFD D1005	RCFD D1006	RCFD D1007									
	1,661,267,000	613,321,400	4,279,000	0	111,751,000	115,805,000	523,209,100	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000	15,132,000									

	(Column A) Total From Schedule RC											(Column B) Adjustments to Totals Reported in Column A											(Column C) Allocation by Risk-Weight Category										
	Amount	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)	(Column U)	(Column V)	(Column W)	(Column X)	(Column Y)	(Column Z)									
Dollar Amounts in Thousands																																	
11. Total balance sheet assets (3):	RCFD S504	RCFD S505	RCFD S506	RCFD S507	RCFD S508	RCFD S509	RCFD S510	RCFD S511	RCFD S512	RCFD S513	RCFD S514	RCFD S515	RCFD S516	RCFD S517	RCFD S518	RCFD S519	RCFD S520	RCFD S521	RCFD S522	RCFD S523	RCFD S524	RCFD S525	RCFD S526	RCFD S527									
	4,849,900	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	Allocation by Risk-Weight Category								
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands												
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit.....	RCFD D991 43,334,000	1.0	RCFD D992 43,334,000	RCFD D993 2,097,000	RCFD HJ92 1,961,000	RCFD HJ93 0		RCFD D994 5,416,000	RCFD D995 2,055,000	RCFD D996 30,762,000	RCFD S511 1,043,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 12,388,000	0.5	RCFD D998 6,194,000	RCFD D999 21,000				RCFD G603 1,040,000	RCFD G604 17,000	RCFD G605 5,008,000	RCFD S512 108,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 5,768,000	0.2	RCFD G607 1,153,600	RCFD G608 2,000	RCFD HJ94 34,000	RCFD HJ95 0		RCFD G609 158,600	RCFD G610 18,000	RCFD G611 750,000	RCFD S513 191,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

1 Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	Allocation by Risk-Weight Category								
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands												
16. Repo-style transactions (3).....	RCFD S515 24,077,000		RCFD S516 24,077,000	RCFD S517 7,141,000	RCFD S518 2,290,000	RCFD S519 0		RCFD S520 5,407,000	RCFD S521 298,000	RCFD S529 1,021,000	RCFD S530 7,934,000	RCFD S523 2,151,000
17. All other off-balance sheet liabilities.....	RCFD G618 2,443,000	1.0	RCFD G619 2,443,000	RCFD G620 1,122,000				RCFD G621 207,000	RCFD G622 0	RCFD G628 693,000	RCFD G629 102,308,000	RCFD S524 34,000
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	RCFD S525 49,940,000	0.2	RCFD S526 9,988,000	RCFD S527 54,000	RCFD HJ96 583,000	RCFD HJ97 0		RCFD S528 394,000	RCFD S529 1,021,000	RCFD S530 7,934,000	RCFD S531 2,000	
b. Original maturity exceeding one year	RCFD G624 266,859,000	0.5	RCFD G625 133,429,500	RCFD G626 554,500	RCFD HJ98 16,035,000	RCFD HJ99 0		RCFD G627 12,664,000	RCFD G628 693,000	RCFD G629 102,308,000	RCFD S539 1,175,000	
19. Unconditionally cancelable commitments	RCFD S540 717,477,000	0.0	RCFD S541 0									
20. Over-the-counter derivatives			RCFD S542 180,457,000	RCFD S543 11,940,000	RCFD HK00 511,000	RCFD HK01 0	RCFD S544 0	RCFD S545 35,821,000	RCFD S546 5,162,000	RCFD S547 125,761,000	RCFD S548 1,262,000	
21. Centrally cleared derivatives			RCFD S549 33,187,000	RCFD S550 0	RCFD S551 32,852,000	RCFD S552 0		RCFD S554 0	RCFD S555 0	RCFD S556 335,000	RCFD S557 0	
22. Unsettled transactions (failed trades) (4)	RCFD H191 302,000			RCFD H193 252,000				RCFD H194 0	RCFD H195 0	RCFD H196 41,000	RCFD H197 0	

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

Schedule RC-R—Continued

Part II—Continued

(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (1)	
625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
Amount	Amount	Amount	Amount	Amount
			RCFD H301	RCFD H302
Dollar Amounts in Thousands				
16. Repo-style transactions (2).....			0	0
17. All other off-balance sheet liabilities.....				
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):			RCFD H303	RCFD H304
a. Original maturity of one year or less.....			0	0
b. Original maturity exceeding one year			RCFD H307	RCFD H308
19. Unconditionally cancelable commitments			0	0
20. Over-the-counter derivatives			RCFD H309	RCFD H310
21. Centrally cleared derivatives			0	0
22. Unsettled transactions (failed trades) (3).....				
		RCFD H200		
		9,000		

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), and securities lent.

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

Schedule RC-R—Continued

Part II—Continued

	Dollar Amounts in Thousands									
	(Column C)	(Column D)	(Column E)	Allocation by Risk-Weight Category			(Column H)	(Column I)	(Column J)	
	0%	2%	4%	10%	20%	50%	100%	150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630 636,504,900 X 0%	RCFD S558 58,545,000 X 2%	RCFD S559 X 4%	RCFD S560 X 10%	RCFD G631 172,858,600 X 20%	RCFD G632 125,069,000 X 50%	RCFD G633 803,978,100 X 100%	RCFD S561 21,098,000 X 150%		
24. Risk weight factor										
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 0	RCFD S569 1,170,900	RCFD S570 0	RCFD S571 0	RCFD G635 34,571,720	RCFD G636 62,534,500	RCFD G637 803,978,100	RCFD S572 31,647,000		

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)				(Column O)	(Column P)	(Column Q)
			Allocation by Risk-Weight Category						
	250%	300%	400%	600%	625%	937.5%	1250%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	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)									
24. Risk weight factor	RCFD \$562	RCFD \$563	RCFD \$564	RCFD \$565	RCFD \$566	RCFD \$567	RCFD \$568		
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	4,849,900	0	0	0	0	0	109,000		
	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%		
	RCFD \$573	RCFD \$574	RCFD \$575	RCFD \$576	RCFD \$577	RCFD \$578	RCFD \$579		
	12,124,750	0	0	0	0	0	1,362,500		

	Dollar Amounts in Thousands	
	RCFD	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1)	\$580	984,065,000
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	\$581	60,665,000
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3)	B704	1,044,708,000
29. LESS: Excess allowance for loan and lease losses (4,5)	A222	6,664,000
30. LESS: Allocated transfer risk reserve	3128	13,000
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	1,038,031,000

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 (AAAL) 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 AAAL and allocated transfer risk reserve.
 4 Institutions that have adopted ASU 2016-13 should report the excess AAAL.
 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 AAAL transitional amount or the modified AAAL transitional amount, respectively, from the AAAL, as defined in the regulatory capital rule, before determining the amount of excess AAAL.

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands		RCFD	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules		.S642	82,079,000
			M.1.

	Dollar Amounts in Thousands		With a remaining maturity of		Maturity
	RCFD	Amount	(Column A) One year or less	(Column B) Over one year through five years	
2. Notional principal amounts of over-the-counter derivative contracts:					
a. Interest rate					
b. Foreign exchange rate and gold					
c. Credit (investment grade reference asset)					
d. Credit (non-investment grade reference asset)					
e. Equity					
f. Precious metals (except gold)					
g. Other					
3. Notional principal amounts of centrally cleared derivative contracts:					
a. Interest rate					
b. Foreign exchange rate and gold					
c. Credit (investment grade reference asset)					
d. Credit (non-investment grade reference asset)					
e. Equity					
f. Precious metals (except gold)					
g. Other					

	Dollar Amounts in Thousands		RCFD	Amount	Maturity
	RCFD	Amount			
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: (1)					
a. Loans and leases held for investment			JJ30	2,000	M.4.a.
b. Held-to-maturity debt securities			JJ31	0	M.4.b.
c. Other financial assets measured at amortized cost			JJ32	0	M.4.c.

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

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

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Bank Securitization Activities							
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	RCFD B705 6,186,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 39,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09 0	RCFD HU10 0	RCFD HU11 0	RCFD HU12 0	RCFD HU13 0	RCFD HU14 0	RCFD HU15 1,000
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets. (1)</i>							
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCFD B733 469,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
b. 90 days or more past due.....	RCFD B740 397,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIAD B747 26,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries.....	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

1. The \$100 billion asset size test is based on total assets reported in the June 30, 2019, Report of Condition.

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....	RCFD HU16 0	RCFD HU17 0	RCFD HU18 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
7. and 8. Not applicable							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776 0						
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783 0				RCFD B787 0	RCFD B788 0	RCFD B789 0
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 29,000						RCFD B796 3,572,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797 29,000						RCFD B803 1,051,000

1 The \$10 billion asset size test is based on total assets reported in the June 30, 2019, Report of Condition.

Schedule RC-S—Continued

Memoranda

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Not applicable				
2.	Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
	a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	28,000	M.2.a.
	b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	46,958,000	M.2.b.
	c. Other financial assets (includes home equity lines) (1)		A591	10,968,000	M.2.c.
	d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	430,000	M.2.d.
	<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets. (2)</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	1,505,000	M.3.a1.
	(2) Conduits sponsored by other unrelated institutions.....		B807	0	M.3.a2.
	b. Unused commitments to provide liquidity to conduit structures:				
	(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	26,406,000	M.3.b1.
	(2) Conduits sponsored by other unrelated institutions.....		B809	1,611,000	M.3.b2.
4.	Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3).....		C407	NR	M.4.

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

² The \$10 billion asset size test is based on total assets reported in the June 30, 2019, Report of Condition.

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

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	9,223,000	54,643,000	1,386	4,247	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
		18,547,266,000		260,442	

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	51,836,000	11,791,403,000	3,380	255,549	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	193,000	1,298,000	108	351	

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	102,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	2,000	15.c.
16. Corporate trust and agency accounts.....			A479	21,000	16.
17. Investment management and investment advisory agency accounts.....			J315	226,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	4,000	18.
19. Other fiduciary accounts.....			A480	48,000	19.
20. Custody and safekeeping accounts.....			B909	1,507,000	20.
21. Other fiduciary and related services income.....			B910	220,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	2,130,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912	1,471,000		22.a.
23. Less: Expenses.....			C058	769,000	23.
24. Less: Net losses from fiduciary and related services.....			A488	0	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	21,000	25.
26. Net fiduciary and related services income.....			A491	1,382,000	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	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
1. Managed assets held in fiduciary accounts:						
a. Noninterest-bearing deposits.....	J263	81,000	J264	0	J265	0
b. Interest-bearing deposits.....	J266	240,000	J267	0	J268	9,384,000
c. U.S. Treasury and U.S. Government agency obligations.....	J269	9,118,000	J270	6,000	J271	589,000
d. State, county, and municipal obligations.....	J272	9,928,000	J273	0	J274	2,000
e. Money market mutual funds.....	J275	1,336,000	J276	5,000	J277	10,223,000
f. Equity mutual funds.....	J278	2,509,000	J279	21,000	J280	27,953,000
g. Other mutual funds.....	J281	966,000	J282	25,000	J283	218,000
h. Common trust funds and collective investment funds.....	J284	0	J285	0	J286	0
i. Other short-term obligations.....	J287	308,000	J288	0	J289	0

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	15,416,000	J291	8,000	J292	130,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	4,953,000	J294	0	J295	2,082,000	M.1.k.
l. Other common and preferred stocks.....	J296	22,541,000	J297	125,000	J298	161,000	M.1.l.
m. Real estate mortgages.....	J299	3,000	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	319,000	J303	3,000	J304	3,000	M.1.n.
o. Miscellaneous assets.....	J305	1,990,000	J306	0	J307	16,074,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	69,708,000	J309	193,000	J310	66,819,000	M.1.p.

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:				RCFD B928	
a. Corporate and municipal trusteeships.....	B927	12,466		2,254,661,000	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	88		14,995,000	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	37,242			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.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	B931	NR	B932	NR	M.3.a.
b. International/Global equity.....	B933	NR	B934	NR	M.3.b.
c. Stock/Bond blend.....	B935	NR	B936	NR	M.3.c.
d. Taxable bond.....	B937	NR	B938	NR	M.3.d.
e. Municipal bond.....	B939	NR	B940	NR	M.3.e.
f. Short-term investments/Money market.....	B941	NR	B942	NR	M.3.f.
g. Specialty/Other.....	B943	NR	B944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	0	B946	0	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

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

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

CONF
Name and Title (TEXT B962)

CONF
E-mail Address (TEXT B926)

CONF Telephone: Area code/phone number/extension (TEXT B963) CONF FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities¹

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	64,000	JF84	178,000	1.a.
b. Securities not held for trading.....	HU20	49,000	HU21	674,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	33,220,000	HU23	17,511,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	4,000	JF90	946,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	16,414,000	JF85	9,278,000	2.a.
b. Other liabilities.....	JF93	74,000	JF86	253,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....					
	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....					
	K033	0	JF88	1,505,000	4.
Dollar Amounts in Thousands					
		RCFD	Amount		
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		JF77	16,730,000	5.	
6. Total liabilities of ABCP conduit VIEs.....		JF78	10,020,000	6.	

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

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

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RC-73

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

NR

Federal Financial Institutions Examination Council**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031****Report at the close of business March 31, 2021**

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations). Unless the context indicates otherwise, the term “bank” in this report form refers to both banks and savings associations. This report form is to be filed by (1) banks with branches and consoli-

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

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

Signature of Chief Financial Officer (or Equivalent)

May 5, 2021

Date of Signature

Submission of Reports

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

- 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
- 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 07213
(RSSD 9050)

(20210331)

(RCON 9999)

dated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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.

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

SD

State Abbrev. (RSSD 9200)

57108

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) E570DZWZ7FF32TWEFA76

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

The estimated average burden associated with this information collection is 85.81 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent’s activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Telephone: Area code/phone number/extension (TEXT C493)

CONF

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Telephone: Area code/phone number/extension (TEXT 8902)

CONF

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

Telephone: Area code/phone number/extension (TEXT FT43)

CONF

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Telephone: Area code/phone number/extension (TEXT C369)

CONF

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Telephone: Area code/phone number/extension (TEXT C374)

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

CONF

Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

CONF

Name (TEXT C442)

CONF

Title (TEXT C443)

CONF

E-mail Address (TEXT C444)

CONF

Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C872)

CONF

Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2021 — March 31, 2021

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RI-1

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	4435	693,000			1.a.1.a.1
(2) All other loans secured by real estate.....	4436	210,000			1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024	0			1.a.1.b.
c. Commercial and industrial loans.....	4012	565,000			1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards.....	B485	3,850,000			1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	55,000			1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056	5,000			1.a.1.e.
f. All other loans in domestic offices.....	B487	653,000			1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	2,164,000			1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010	8,195,000			1.a.3.
b. Income from lease financing receivables.....	4065	6,000			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	124,000			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	326,000			1.d.1.
(2) Mortgage-backed securities.....	B489	408,000			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	640,000			1.d.3.
e. Interest income from trading assets.....	4069	349,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	228,000			1.f.
g. Other interest income.....	4518	35,000			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107	10,311,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	96,000			2.a.1.a.
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs).....	0093	116,000			2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03	69,000			2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04	6,000			2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	342,000			2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	8,000			2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	233,000			2.c.

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

Schedule RI—Continued

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RI-2

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	93,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	963,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	9,348,000			3.
4. Provision for loan and lease losses (1).....	J33	(2,164,000)			4.
5. Noninterest income:					
a. Income from fiduciary activities (2).....			4070	595,000	5.a.
b. Service charges on deposit accounts.....			4080	265,000	5.b.
c. Trading revenue (3).....			A220	2,326,000	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage.....			C886	256,000	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	159,000	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	4,000	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	124,000	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	104,000	5.f.
g. Net securitization income.....			B493	34,000	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	217,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	0	5.j.
k. Net gains (losses) on sales of other assets (4).....			B496	(4,000)	5.k.
l. Other noninterest income*.....			B497	765,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	4,845,000			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	201,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	4,202,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	438,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	89,000	7.c.2.
d. Other noninterest expense*.....			4092	2,946,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	7,675,000			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	8,883,000			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	8,000			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	8,891,000			8.c.
9. Applicable income taxes (on item 8.c).....	4302	1,966,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	6,925,000			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	(2,000)			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	6,923,000			12.

* Describe on Schedule RI-E - Explanations

1 Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

2 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

3 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

4 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.

5 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
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	34,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	6,889,000		14.

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	Dollar Amounts in Thousands	Year-to-date		
		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	10,000		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.¹</i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	0		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	1,000		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	56,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	169,060	Number	M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	0	Date	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): <i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
	RIAD	Amount		
a. Interest rate exposures.....	8757	1,193,000		M.8.a.
b. Foreign exchange exposures.....	8758	906,000		M.8.b.
c. Equity security and index exposures.....	8759	239,000		M.8.c.
d. Commodity and other exposures.....	8760	172,000		M.8.d.
e. Credit exposures.....	F186	(184,000)		M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.³</i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross credit valuation adjustment (CVA).....	FT36	163,000		M.8.f.(1)
(2) CVA hedge.....	FT37	(157,000)		M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross debit valuation adjustment (DVA).....	FT38	7,000		M.8.g.(1)
(2) DVA hedge.....	FT39	(11,000)		M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	2,325,000		M.8.h.

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

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

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

Schedule RI—Continued

Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.¹</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	(80,000)	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	NO	M.11.
<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)).....	RIAD	Amount	
	F228	NR	M.12.
<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	303,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(3,000)	M.13.a.1.
b. Net gains (losses) on liabilities.....	F553	32,000	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321	NR	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	22,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	33,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	4,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	206,000	M.15.d.

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

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

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	159,186,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	159,186,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	6,889,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	(79,000)			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0			8.
9. LESS: Cash dividends declared on common stock.....	4460	0			9.
10. Other comprehensive income (1).....	B511	(2,440,000)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	89,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	163,645,000			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, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	3,000	5412	10,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	0	C217	6,000	1.c.2.a.
(b) Secured by junior liens.....	C235	4,000	C218	7,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.2.
f. In foreign offices.....	B512	7,000	B513	2,000	1.f.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	155,000	4617	15,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	66,000	4618	7,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	1,408,000	B515	333,000	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	123,000	K206	38,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	32,000	4628	12,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	1,798,000	4605	430,000	9.

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	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	7,000	4662	2,000	M.2.
3. Not applicable					

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....	C388	345,000	M.4.

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

2 Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance 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 Losses¹

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²	
	RIAD	Amount	RIAD	Amount	RIAD	Amount
	1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	22,123,000	JH88	50,000	JH94
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	430,000	JH89	0	JH95	0
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	1,794,000	JH92	0	JH98	0
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	4,000	JJ00	0	JJ01	0
5. Provisions for credit losses (4,5).....	4230	(1,555,000)	JH90	2,000	JH96	0
6. Adjustments* (see instructions for this schedule).....	C233	(24,000)	JH91	0	JH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	19,176,000	JH93	52,000	JH99	0

* Describe on Schedule RI-E - Explanations.

- 1 Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- 2 Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 3 Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- 4 Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
- 5 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

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Dollar Amounts in Thousands	RIAD	Amount
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	9,000
<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	0
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	310,000
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) (2).....	C781	NR
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....	JJ02	1,000
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....	RCFD	
	JJ03	40,000
	RIAD	
7. Provisions for credit losses on off-balance-sheet credit exposures (3).....	MG93	(612,000)
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (3).....	MG94	1,193,000

- 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 fees and finance charges.
- 2 Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- 3 Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

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

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses¹

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

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

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 Losses¹**Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.²

	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans.....	JJ04	6,836,000	JJ12	28,000	1.a.
b. Commercial real estate loans.....	JJ05	20,446,000	JJ13	283,000	1.b.
c. Residential real estate loans.....	JJ06	137,108,000	JJ14	1,028,000	1.c.
2. Commercial loans (3).....	JJ07	311,740,000	JJ15	3,183,000	2.
3. Credit cards.....	JJ08	131,884,000	JJ16	13,985,000	3.
4. Other consumer loans.....	JJ09	21,501,000	JJ17	669,000	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	629,515,000	JJ19	19,176,000	6.

	Allowance Balance		
	RCFD	Amount	
Dollar Amounts in Thousands			
Held-to-Maturity Securities:			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	49,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	3,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	0	10.
11. Total (sum of items 7 through 10) (5).....	JJ25	52,000	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-D—Income from Foreign OfficesFFIEC 031
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For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices.....	C899	3,282,000	1.
2. Total interest expense in foreign offices.....	C900	391,000	2.
3. Provision for loan and lease losses in foreign offices (1).....	KW02	(86,000)	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	1,865,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	120,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	1,333,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	JA28	168,000	5.
6. Total noninterest expense in foreign offices.....	C907	3,242,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	C908	0	7.
8. Applicable income taxes (on items 1 through 7).....	C909	753,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	(2,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	2,466,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	2,361,000	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	4,827,000	12.

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
1. Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks.....	C013		NR	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014		NR	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016		NR	1.c.
d.	Rent and other income from other real estate owned.....	4042		NR	1.d.
e.	Safe deposit box rent.....	C015		NR	1.e.
f.	Bank card and credit card interchange fees.....	F555	(153,000)		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047		NR	1.g.
TEXT	4461 Operating income from affiliates	4461		NR	1.h.
TEXT	4462 Other banking related fees	4462	596,000		1.i.
TEXT	4463 Letters-of-credit commitment fees	4463	139,000		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	1,253,000		2.a.
b.	Advertising and marketing expenses.....	0497	259,000		2.b.
c.	Directors' fees.....	4136		NR	2.c.
d.	Printing, stationery, and supplies.....	C018		NR	2.d.
e.	Postage.....	8403		NR	2.e.
f.	Legal fees and expenses.....	4141		NR	2.f.
g.	FDIC deposit insurance assessments.....	4146		CONF	2.g.
h.	Accounting and auditing expenses.....	F556		NR	2.h.
i.	Consulting and advisory expenses.....	F557		NR	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		NR	2.j.
k.	Telecommunications expenses.....	F559		NR	2.k.
l.	Other real estate owned expenses.....	Y923		NR	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924		NR	2.m.
TEXT	4464 Expense paid to affiliates	4464	(215,000)		2.n.
TEXT	4467 Contract service provider fees	4467		NR	2.o.
TEXT	4468 Operational risk losses	4468		NR	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a. (1)	TEXT FT29 Discontinued operations	FT29	(2,000)		3.a.1.
(2)	Applicable income tax effect.....	FT30	0		3.a.2.
b. (1)	TEXT FT31 NR	FT31	0		3.b.1.
(2)	Applicable income tax effect.....	FT32	0		3.b.2.

Schedule RI-E—Continued

		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	NR	4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17	NR	4.b.
	TEXT			
c.	B526 NR	B526	0	4.c.
	TEXT			
d.	B527 NR	B527	0	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.	4498 Primarily due to Capital Contributions.	4498	89,000	5.a.
	TEXT			
b.	4499 NR	4499	0	5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	NR	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	NR	6.b.
	TEXT			
c.	4521 FX translation adjustments	4521	(40,000)	6.c.
	TEXT			
d.	4522 Other	4522	16,000	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):				
Comments?.....		RIAD	YES / NO	
		4769	YES	7.

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

Other noninterest income (from schedule RI, item 5.l): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l: 1.m Other translation -\$94,000M; Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d: 2.r Other Transaction Costs \$206,000M.

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 March 31, 2021

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount		
Assets							
1. Cash and balances due from depository institutions (from Schedule RC-A):							
a.	Noninterest-bearing balances and currency and coin (1).....			0081	23,785,000	1.a.	
b.	Interest-bearing balances (2).....			0071	292,002,000	1.b.	
2. Securities:							
a.	Held-to-maturity securities (from Schedule RC-B, column A) (3).....			JJ34	158,928,000	2.a.	
b.	Available-for-sale debt securities (from Schedule RC-B, column D).....			1773	273,858,000	2.b.	
c.	Equity securities with readily determinable fair values not held for trading (4).....			JA22	146,000	2.c.	
3. Federal funds sold and securities purchased under agreements to resell:							
a.	Federal funds sold.....			RCON	B987	0	3.a.
b.	Securities purchased under agreements to resell (5,6).....			RCFD	B989	67,513,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):							
a.	Loans and leases held for sale.....			RCFD			
b.	Loans and leases held for investment.....	B528	633,930,000				4.b.
c.	LESS: Allowance for loan and lease losses (7).....	3123	19,176,000				4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	614,754,000	4.d.	
5. Trading assets (from Schedule RC-D).....							
				3545	138,199,000	5.	
6. Premises and fixed assets (including capitalized leases).....							
				2145	12,119,000	6.	
7. Other real estate owned (from Schedule RC-M).....							
				2150	33,000	7.	
8. Investments in unconsolidated subsidiaries and associated companies.....							
				2130	6,270,000	8.	
9. Direct and indirect investments in real estate ventures.....							
				3656	0	9.	
10. Intangible assets (from Schedule RC-M).....							
				2143	14,944,000	10.	
11. Other assets (from Schedule RC-F) (6).....							
				2160	77,498,000	11.	
12. Total assets (sum of items 1 through 11).....							
				2170	1,684,634,000	12.	
Liabilities							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)							
				RCON	2200	663,525,000	13.a.
(1)	Noninterest-bearing (8).....	RCON	6631	141,137,000		13.a.1.	
(2)	Interest-bearing.....	RCON	6636	522,388,000		13.a.2.	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)							
				RCFN	2200	642,269,000	13.b.
(1)	Noninterest-bearing.....	RCFN	6631	79,059,000		13.b.1.	
(2)	Interest-bearing.....	RCFN	6636	563,210,000		13.b.2.	
14. Federal funds purchased and securities sold under agreements to repurchase:							
a.	Federal funds purchased in domestic offices (9).....			RCON	B993	0	14.a.
b.	Securities sold under agreements to repurchase (10).....			RCFD	B995	13,224,000	14.b.
15. Trading liabilities (from Schedule RC-D).....							
				RCFD	3548	66,042,000	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....							
				RCFD	3190	67,117,000	16.

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.

Schedule RC—Continued

Dollar Amounts in Thousands		RCFD	Amount	
Liabilities - continued				
17. and 18. Not applicable				
19. Subordinated notes and debentures (1).....		3200	12,000,000	19.
20. Other liabilities (from Schedule RC-G).....		2930	56,162,000	20.
21. Total liabilities (sum of items 13 through 20).....		2948	1,520,339,000	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....		3838	2,100,000	23.
24. Common stock.....		3230	751,000	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	146,607,000	25.
26. a. Retained earnings.....		3632	31,733,000	26.a.
b. Accumulated other comprehensive income (2).....		B530	(17,546,000)	26.b.
c. Other equity capital components (3).....		A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	163,645,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	650,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	164,295,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,684,634,000	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.....

RCFD	Number	
6724	1a	M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date	
8678	12/31	M.2.

- 1 Includes limited-life preferred stock and related surplus.
- 2 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.
- 3 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	5,363,000			
a. Cash items in process of collection and unposted debits.....			0020	2,689,000	1.a.
b. Currency and coin.....			0080	1,111,000	1.b.
2. Balances due from depository institutions in the U.S.....	0082	578,000	0082	510,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	153,051,000	0070	30,000	3.
4. Balances due from Federal Reserve Banks.....	0090	156,795,000	0090	156,795,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	315,787,000	0010	161,135,000	5.

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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	58,380,000	0213	57,455,000	1286	121,235,000	1287	122,312,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	50,000	HT53	50,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	8,977,000	8497	9,517,000	8498	2,571,000	8499	2,540,000	3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,171,000	G301	1,239,000	G302	1,150,000	G303	1,151,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	58,701,000	G305	59,685,000	G306	30,186,000	G307	30,669,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	377,000	G311	379,000	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	1,243,000	G313	1,294,000	G314	3,009,000	G315	3,108,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	1,107,000	G321	1,109,000	G322	57,000	G323	57,000	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,603,000	K143	1,391,000	K144	348,000	K145	388,000	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	1,064,000	K151	1,098,000	K152	384,000	K153	400,000	4.c.2.a.
(b) All other commercial MBS.....	K154	687,000	K155	687,000	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	248,000	C027	250,000	5.a.
b. Structured financial products.....	HT58	26,047,000	HT59	26,022,000	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	335,000	1741	335,000	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	111,907,000	1746	112,219,000	6.b.
7. Not applicable									
8. Total (sum of items 1 through 6.b) (2).....	1754	158,980,000	1771	159,497,000	1772	271,857,000	1773	273,858,000	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	RCFD	Amount	
1. Pledged securities (1).....		0416	230,806,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)				
(1) Three months or less.....	A549		52,000,000	M.2.a.1.
(2) Over three months through 12 months.....	A550		57,550,000	M.2.a.2.
(3) Over one year through three years.....	A551		80,308,000	M.2.a.3.
(4) Over three years through five years.....	A552		95,839,000	M.2.a.4.
(5) Over five years through 15 years.....	A553		39,403,000	M.2.a.5.
(6) Over 15 years.....	A554		8,001,000	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)				
(1) Three months or less.....	A555		587,000	M.2.b.1.
(2) Over three months through 12 months.....	A556		224,000	M.2.b.2.
(3) Over one year through three years.....	A557		38,000	M.2.b.3.
(4) Over three years through five years.....	A558		22,000	M.2.b.4.
(5) Over five years through 15 years.....	A559		6,161,000	M.2.b.5.
(6) Over 15 years.....	A560		85,039,000	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)				
(1) Three years or less.....	A561		2,255,000	M.2.c.1.
(2) Over three years.....	A562		5,411,000	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		80,709,000	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		NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.¹</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card									
receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	194,000	B849	195,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	54,000	B853	55,000	M.5.d.
e. Commercial and industrial loans.....									
	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....									
	B858	0	B859	0	B860	0	B861	0	M.5.f.
6. Structured financial products by by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):									
a. Trust preferred securities issued by financial institutions.....									
	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....									
	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....									
	G356	26,047,000	G357	26,022,000	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....									
	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....									
	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....									
	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....									
	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (2).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	307,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	6,529,000	F159	6,434,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	69,000	1420	66,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	9,303,000	1797	6,552,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	118,917,000	5367	83,116,000	1.c.2.a.
(b) Secured by junior liens.....	5368	3,474,000	5368	1,979,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	7,883,000	1460	7,803,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	3,730,000	F160	1,288,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	17,188,000	F161	8,826,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	144,000	2.a.
(1) To foreign branches of other U.S. banks.....	B532	194,000			
(2) To other commercial banks in the U.S.....	B533	32,000			
b. To other depository institutions in the U.S.....	B534	0	B534	0	2.b.
c. To banks in foreign countries.....			B535	2,157,000	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	49,000			
(2) To other banks in foreign countries.....	B537	10,685,000			
3. Loans to finance agricultural production and other loans to farmers.....	1590	564,000	1590	21,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	54,448,000	1763	52,139,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	95,053,000	1764	8,218,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	131,884,000	B538	114,700,000	6.a.
b. Other revolving credit plans.....	B539	7,133,000	B539	856,000	6.b.
c. Automobile loans.....	K137	4,000	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	14,466,000	K207	2,011,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,932,000	2081	348,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	459,000	2107	459,000	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 When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563	151,703,000			9.
a. Loans to nondepository financial institutions:			J454	55,506,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured):			1545	948,000	9.b.1.
(2) All other loans (exclude consumer loans):			J451	28,575,000	9.b.2.
10. Lease financing receivables (net of unearned income):			2165	499,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases):	F162	0			10.a.
b. All other leases:	F163	509,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):	2122	638,515,000	2122	382,660,000	12.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans:			K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans:			K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices:			F576	1,091,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices:			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties:			K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties:			K162	0	M.1.d.2.
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile):			K163	9,000	M.1.e.1.
(2) To non-U.S. addressees (domicile):			K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures):			K165	2,298,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices:			RCON		
(2) Not applicable			K166	0	M.1.f.1.
(3) Loans to finance agricultural production and other loans to farmers:			RCFD		
(4) Loans to individuals for household, family, and other personal expenditures:			K168	0	M.1.f.3.
(a) Credit card:			K098	1,729,000	M.1.f.4.a.
(b) Automobile loans:			K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans):			K204	388,000	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f):			HK25	3,398,000	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,2)					
(1) Three months or less.....	A564	2,409,000			M.2.a.1.
(2) Over three months through 12 months.....	A565	2,156,000			M.2.a.2.
(3) Over one year through three years.....	A566	3,624,000			M.2.a.3.
(4) Over three years through five years.....	A567	3,347,000			M.2.a.4.
(5) Over five years through 15 years.....	A568	28,926,000			M.2.a.5.
(6) Over 15 years.....	A569	41,954,000			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)			RCFD		
(1) Three months or less.....	A570	441,314,000			M.2.b.1.
(2) Over three months through 12 months.....	A571	30,354,000			M.2.b.2.
(3) Over one year through three years.....	A572	63,861,000			M.2.b.3.
(4) Over three years through five years.....	A573	6,078,000			M.2.b.4.
(5) Over five years through 15 years.....	A574	7,509,000			M.2.b.5.
(6) Over 15 years.....	A575	2,774,000			M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247	316,941,000			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....	2746	7,114,000			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	RCON				
	5370	36,312,000			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFD				
	B837	52,756,000			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, column A.....	C391	2,943,000			M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)</i>					
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	NR			M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780	NR			M.7.b.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCFN	Amount
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>					
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....					
		F230		NR	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 in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....					
		F231		NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....					
		F232		NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....					
		F577	333,000		M.9.
10. and 11. Not applicable					

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>						
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: (1)						
a. Loans secured by real estate.....						
	G091	NR	G092	NR	G093	NR
b. Commercial and industrial loans.....						
	G094	NR	G095	NR	G096	NR
c. Loans to individuals for household, family, and other personal expenditures.....						
	G097	NR	G098	NR	G099	NR
d. All other loans and all leases.....						
	G100	NR	G101	NR	G102	NR

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....		G376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....		RIAD G377	NR	M.13.b.
Memorandum item 14 is to be completed by all banks.				
14. Pledged loans and leases.....		RCFD G378	229,805,000	M.14.
Memorandum item 15 is to be completed for the December report only.				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):		RCON		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		J466	NR	M.15.a.1.
(2) Proprietary reverse mortgages.....		J467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		J468	NR	M.15.b.1.
(2) Proprietary reverse mortgages.....		J469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		J470	NR	M.15.c.1.
(2) Proprietary reverse mortgages.....		J471	NR	M.15.c.2.
Memorandum item 16 is to be completed by all banks.				
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....		LE75	417,000	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				
a. Number of Section 4013 loans outstanding.....		LG24	CONF	M.17.a.
b. Outstanding balance of Section 4013 loans.....		LG25	CONF	M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....	5564	96	5565	5,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	236	5567	42,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	511	5569	163,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....	5570	2,356,055	5571	6,638,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	6,384	5573	831,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	3,409	5575	1,477,000	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. and 6. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less.....	5578	0	5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	1	5583	0	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of \$100,000 or less.....	5584	3,243	5585	14,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	26	5587	3,000	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	1	5589	0	8.c.

Schedule RC-D—Trading Assets and LiabilitiesFFIEC 031
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Schedule RC-D is to be completed by banks that (1) reported total trading assets of \$10 million or more in any of the four preceding calendar quarters, or (2) meet the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
Assets			
1. U.S. Treasury securities.....	3531	22,917,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	634,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	73,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	124,000	5.a.
b. All other debt securities.....	G386	31,651,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.1.
(2) All other loans secured by real estate.....	HT64	0	6.a.2.
b. Commercial and industrial loans.....	F614	5,055,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	1,478,000	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	7,801,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	68,466,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	138,199,000	12.
Liabilities			
13. a. Liability for short positions.....	3546	11,484,000	13.a.
b. Other trading liabilities.....	F624	42,000	13.b.
14. Derivatives with a negative fair value.....	3547	54,516,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	66,042,000	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).

Schedule RC-D—Trading Assets and Liabilities

Memoranda

	Consolidated Bank				
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	HT66	0	M.1.a.1.		
(2) All other loans secured by real estate.....	HT67	0	M.1.a.2.		
b. Commercial and industrial loans.....	F632	5,089,000	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	1,481,000	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	1,000	M.2.a.		
b. Unpaid principal balance.....	F640	2,000	M.2.b.		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	0	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.		
c. Corporate and similar loans.....	G333	124,000	M.3.c.		
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.		
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.		
f. Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.		
g. Other collateral or reference assets.....	G652	0	M.3.g.		
4. Pledged trading assets:					
a. Pledged securities.....	G387	973,000	M.4.a.		
b. Pledged loans.....	G388	0	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	0	M.5.a.		
b. Home equity lines.....	F644	0	M.5.b.		
c. Automobile loans.....	F645	0	M.5.c.		
d. Other consumer loans.....	F646	0	M.5.d.		
e. Commercial and industrial loans.....	F647	0	M.5.e.		
f. Other.....	F648	0	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	6,187,000	M.7.a.		
b. Other.....	F653	120,000	M.7.b.		
8. Loans pending securitization.....	F654	0	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table> NR	TEXT	F655	F655	NR	M.9.a.
TEXT					
F655					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table> NR	TEXT	F656	F656	NR	M.9.b.
TEXT					
F656					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table> NR	TEXT	F657	F657	NR	M.9.c.
TEXT					
F657					
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table> Revaluation Losses on Foreign Exchange Spot Contracts	TEXT	F658	F658	42,000	M.10.a.
TEXT					
F658					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table> NR	TEXT	F659	F659	NR	M.10.b.
TEXT					
F659					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table> NR	TEXT	F660	F660	NR	M.10.c.
TEXT					
F660					

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2020, Report of Condition.

2 Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	266,414,000			B550	333,923,000 1.
2. U.S. Government.....	2202	9,000			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	944,000			2530	2,182,000 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	7,833,000			B552	600,000 4.
5. Banks in foreign countries.....	2213	29,424,000			2236	1,010,000 5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	18,308,000			2377	2,878,000 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	322,932,000	2210	303,441,000	2385	340,593,000 7.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	26,715,000	M.1.a.
b. Total brokered deposits.....	2365	80,552,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	72,668,000	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	68,428,000	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	7,827,000	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits.....	JH83	0	M.1.g.

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

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

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	6810	298,532,000	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	9,699,000	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	12,779,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	6,275,000	M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	13,308,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....			
	F233	298,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less.....	HK07	7,795,000	M.3.a.1.
(2) Over three months through 12 months.....	HK08	6,396,000	M.3.a.2.
(3) Over one year through three years.....	HK09	3,701,000	M.3.a.3.
(4) Over three years.....	HK10	1,162,000	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....			
	HK11	14,191,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)			
(1) Three months or less.....	HK12	10,978,000	M.4.a.1.
(2) Over three months through 12 months.....	HK13	2,021,000	M.4.a.2.
(3) Over one year through three years.....	HK14	275,000	M.4.a.3.
(4) Over three years.....	HK15	34,000	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....			
	K222	12,899,000	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	YES	M.5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P753	2,950,000	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P754	1,268,000	M.6.b.

- 1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- 3 Report both fixed-and-floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- 5 For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	124,025,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	170,739,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	7,913,000	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	1,783,000	M.7.b.2.

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	566,201,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	2,516,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	40,705,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	32,305,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	542,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	642,269,000	6.

Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	107,780,000	M.1.

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

Schedule RC-F—Other Assets¹

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable (2).....			B556	3,622,000	1.
2.	Net deferred tax assets (3).....			2148	11,982,000	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	5,668,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	45,000	5.a.
b.	Separate account life insurance assets.....			K202	5,223,000	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	50,958,000	6.
a.	Prepaid expenses.....	2166	NR			6.a.
b.	Repossessed personal property (including vehicles).....	1578	NR			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	NR			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	NR			6.d.
e.	Computer software.....	FT33	NR			6.e.
f.	Accounts receivable.....	FT34	NR			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	NR			6.g.
h.	3549 Brokerage Receivable	3549	20,931,000			6.h.
i.	3550 NR	3550	NR			6.i.
j.	3551 NR	3551	NR			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	77,498,000	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1. a.	Interest accrued and unpaid on deposits in domestic offices (6).....			3645	98,000	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	10,299,000	1.b.
2.	Net deferred tax liabilities (3).....			3049	499,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures (7).....			B557	1,894,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	43,372,000	4.
a.	Accounts payable.....	3066	17,108,000			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
f.	3552 NR	3552	0			4.f.
g.	3553 NR	3553	0			4.g.
h.	3554 NR	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	56,162,000	5.

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

Schedule RC-H—Selected Balance Sheet Items for Domestic OfficesFFIEC 031
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RC-21*To be completed only by banks with foreign offices.*

	Domestic Offices			
	RCON	Amount		
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989	30,461,000		
4. Securities sold under agreements to repurchase (1).....	B995	11,277,000		
5. Other borrowed money..... <i>EITHER</i>	3190	60,321,000		
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs..... <i>OR</i>	2163	0		
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	18,910,000		
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	997,024,000		
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	813,819,000		
Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities ²		(Column B) Fair Value of Available-for-Sale Securities	
	RCON	Amount	RCON	Amount
10. U.S. Treasury securities.....	0211	58,380,000	1287	104,173,000
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	50,000
12. Securities issued by states and political subdivisions in the U.S.....	8496	8,977,000	8499	2,540,000
13. Mortgage-backed securities (MBS):				
a. Mortgage pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	61,475,000	G390	32,208,000
(2) Other mortgage pass-through securities.....	1709	0	1713	0
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G393	2,307,000	G394	3,507,000
(2) All other mortgage-backed securities.....	1733	946,000	1736	0
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	390,000
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	15,914,000	G400	19,743,000
16. Not applicable				
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	147,999,000	1773	162,611,000
			RCON Amount	
18. Equity investments not held for trading:				
a. Equity securities with readily determinable fair values (4).....	JA22	63,000		
b. Equity investments without readily determinable fair values.....	1752	5,322,000		

1 Institutions that have adopted ASU 2016-13 should report in item 4 amounts net of any applicable allowance for credit losses.

2 For institutions that have adopted ASU 2016-13, allowances for credit losses should not be deducted from the amortized cost amounts reported in items 10 through 17, column A.

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

4 Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RC-H—Continued

	Dollar Amounts in Thousands		
	RCFN	Amount	
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	3545	52,618,000	19.
20. Total trading liabilities.....	3548	39,684,000	20.
21. Total loans held for trading.....	HT71	5,405,000	21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	4,744,000	22.

Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands		
	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133	2,829,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	27,749,000	2.

Schedule RC-K—Quarterly Averages¹FFIEC 031
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RC-23

		Dollar Amounts in Thousands		RCFD	Amount	
Assets						
1.	Interest-bearing balances due from depository institutions.....	3381	301,781,000			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	169,504,000			2.
3.	Mortgage-backed securities (2).....	B559	92,572,000			3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	146,266,000			4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	73,183,000			5.
6.	Loans:					
	a. Loans in domestic offices:					
	(1) Total loans.....	RCON 3360	383,269,000			6.a.1.
	(2) Loans secured by real estate:					
	(a) Loans secured by 1–4 family residential properties.....	3465	92,200,000			6.a.2.a.
	(b) All other loans secured by real estate.....	3466	24,610,000			6.a.2.b.
	(3) Loans to finance agricultural production and other loans to farmers.....	3386	21,000			6.a.3.
	(4) Commercial and industrial loans.....	3387	64,830,000			6.a.4.
	(5) Loans to individuals for household, family, and other personal expenditures:					
	(a) Credit cards.....	B561	116,227,000			6.a.5.a.
	(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	2,686,000			6.a.5.b.
	b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3360	257,432,000			6.b.
<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.....	RCFD 3401	135,553,000			7.
8.	Lease financing receivables (net of unearned income).....	RCFD 3484	642,000			8.
9.	Total assets (4).....	RCFD 3368	1,676,653,000			9.
Liabilities						
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON 3485	210,127,000			10.
11.	Nontransaction accounts in domestic offices:					
	a. Savings deposits (includes MMDAs).....	B563	358,252,000			11.a.
	b. Time deposits of \$250,000 or less.....	HK16	18,576,000			11.b.
	c. Time deposits of more than \$250,000.....	HK17	13,667,000			11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3404	563,922,000			12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353	11,846,000			13.
14.	Other borrowed money (includes mortgage indebtedness).....	RCFD 3355	69,746,000			14.

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

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

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

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

a) Debt securities at amortized cost.

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	9,309,000			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 in domestic offices (included in item 1.a. above).....						
		RCON				
		HT72	NR			1.a.1.
		RCFD				
b.	Credit card lines.....	3815	697,503,000			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 assets¹ or \$300 million or more in credit card lines² (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1) Unused consumer credit card lines.....						
		J455	NR			1.b.1.
(2) Other unused credit card lines.....						
		J456	NR			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	65,000			1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
		F165	6,789,000			1.c.1.b.
(2) NOT secured by real estate.....						
		6550	8,865,000			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans.....						
		J457	199,462,000			1.e.1.
(2) Loans to financial institutions.....						
		J458	47,460,000			1.e.2.
(3) All other unused commitments.....						
		J459	71,023,000			1.e.3.
2.	Financial standby letters of credit.....	3819	92,620,000			2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	23,810,000			2.a.
3.	Performance standby letters of credit.....	3821	11,837,000			3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	1,235,000			3.a.
4.	Commercial and similar letters of credit.....	3411	5,766,000			4.
5.	Not applicable					
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....						
		3433	134,722,000			6.a.
b. Securities borrowed.....						
		3432	0			6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	537,285,000	C969	584,114,000	7.a.1.
(2) Total return swaps.....						
		C970	5,837,000	C971	15,885,000	7.a.2.
(3) Credit options.....						
		C972	21,689,000	C973	25,872,000	7.a.3.
(4) Other credit derivatives.....						
		C974	0	C975	0	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	(Column A) Sold Protection		(Column B) Purchased Protection		
	RCFD	Amount	RCFD	Amount	
7. b. Gross fair values:					
(1) Gross positive fair value.....	C219	8,251,000	C221	2,986,000	7.b.1.
(2) Gross negative fair value.....	C220	2,293,000	C222	8,832,000	7.b.2.
7. c. Notional amounts by regulatory capital treatment: ¹					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	G401	564,811,000			7.c.1.a.
(b) Purchased protection	G402	591,942,000			7.c.1.b.
(2) All other positions:					
(a) Sold protection	G403	0			7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	32,718,000			7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	1,211,000			7.c.2.c.

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: ²							
(a) Investment grade.....	G406	79,555,000	G407	289,685,000	G408	43,646,000	7.d.1.a.
(b) Subinvestment grade	G409	49,237,000	G410	89,540,000	G411	13,148,000	7.d.1.b.
(2) Purchased credit protection: ³							
(a) Investment grade.....	G412	90,586,000	G413	321,151,000	G414	48,318,000	7.d.2.a.
(b) Subinvestment grade	G415	53,190,000	G416	96,951,000	G417	15,675,000	7.d.2.b.

	RCFD	Amount	
8. Spot foreign exchange contracts.....	8765	430,973,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430	0	9.
a. Not applicable			
b. Commitments to purchase when-issued securities	3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c.
d. TEXT 3555 NR	3555	0	9.d.
e. TEXT 3556 NR	3556	0	9.e.
f. TEXT 3557 NR	3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	5591	0	10.
a. Commitments to sell when-issued securities	3435	0	10.a.
b. TEXT 5592 NR	5592	0	10.b.
c. TEXT 5593 NR	5593	0	10.c.
d. TEXT 5594 NR	5594	0	10.d.
e. TEXT 5595 NR	5595	0	10.e.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands

RCFD	Amount
C223	NR
C224	NR

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

11. Year-to-date merchant credit card sales volume:

- a. Sales for which the reporting bank is the acquiring bank 11.a.
- b. Sales for which the reporting bank is the agent bank with risk 11.b.

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts Amount	Foreign Exchange Contracts Amount	Equity Derivative Contracts Amount	Commodity and Other Contracts Amount	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCFD 8693 478,379,000	RCFD 8694 18,788,000	RCFD 8695 5,781,000	RCFD 8696 40,507,000	12.a.
b. Forward contracts.....	RCFD 8697 3,645,196,000	RCFD 8698 4,176,955,000	RCFD 8699 179,000	RCFD 8700 51,265,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701 180,495,000	RCFD 8702 150,000	RCFD 8703 75,657,000	RCFD 8704 65,092,000	12.c.1.
(2) Purchased options.....	RCFD 8705 238,102,000	RCFD 8706 242,000	RCFD 8707 73,917,000	RCFD 8708 61,793,000	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709 1,541,867,000	RCFD 8710 895,589,000	RCFD 8711 311,209,000	RCFD 8712 51,872,000	12.d.1.
(2) Purchased options.....	RCFD 8713 1,423,153,000	RCFD 8714 857,892,000	RCFD 8715 277,589,000	RCFD 8716 52,749,000	12.d.2.
e. Swaps.....	RCFD 3450 23,472,109,000	RCFD 3826 6,851,420,000	RCFD 8719 348,192,000	RCFD 8720 91,369,000	12.e.
13. Total gross notional amount of derivative contracts held for trading..... 13.					
RCFD A126 RCFD A127 RCFD 8723 RCFD 8724					
30,867,229,000 12,746,334,000 1,092,524,000 414,647,000					
14. Total gross notional amount of derivative contracts held for purposes other than trading..... 14.					
RCFD 8725 RCFD 8726 RCFD 8727 RCFD 8728					
112,072,000 54,702,000 0 0					
a. Interest rate swaps where the bank has agreed to pay a fixed rate..... 14.a.					
RCFD A589					
20,050,000					
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733 255,607,000	RCFD 8734 142,116,000	RCFD 8735 34,761,000	RCFD 8736 10,336,000	15.a.1.
(2) Gross negative fair value.....	RCFD 8737 244,110,000	RCFD 8738 138,954,000	RCFD 8739 41,948,000	RCFD 8740 9,629,000	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741 1,790,000	RCFD 8742 1,176,000	RCFD 8743 0	RCFD 8744 0	15.b.1.
(2) Gross negative fair value.....	RCFD 8745 1,870,000	RCFD 8746 889,000	RCFD 8747 0	RCFD 8748 0	15.b.2.

Schedule RC-L—Continued

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

	(Column A) Banks and Securities		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount
	Dollar Amounts in Thousands								
16. Over-the counter derivatives:									
a. Net current credit exposure									
b. Fair value of collateral:									
(1) Cash—U.S. dollar.....	G418	31,735,000		G420	1,738,000	G421	8,157,000	G422	40,709,000
(2) Cash—Other currencies.....	G423	11,241,000		G425	7,362,000	G426	323,000	G427	16,979,000
(3) U.S. Treasury securities.....	G428	13,269,000		G430	111,000	G431	3,226,000	G432	4,448,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G433	1,481,000		G435	1,085,000	G436	0	G437	2,392,000
(5) Corporate bonds.....	G438	1,455,000		G440	0	G441	0	G442	358,000
(6) Equity securities.....	G443	786,000		G445	0	G446	0	G447	397,000
(7) All other collateral.....	G448	600,000		G450	43,000	G451	0	G452	3,011,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G453	4,666,000		G455	151,000	G456	588,000	G457	2,733,000
	G458	33,498,000		G460	8,752,000	G461	4,137,000	G462	30,318,000

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....				
		6164	20,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....				
	Number			
6165	8			1.b.
2. Intangible assets:				
a. Mortgage servicing assets.....				
		3164	433,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....				
A590	433,000			2.a.1.
b. Goodwill.....				
		3163	10,497,000	2.b.
c. All other intangible assets.....				
		JF76	4,014,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....				
		2143	14,944,000	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices.....				
		5508	1,000	3.a.
b. Farmland in domestic offices.....				
		5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....				
		5510	12,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....				
		5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....				
		5512	0	3.e.
f. In foreign offices.....				
		RCFN		
		5513	20,000	3.f.
		RCFD		
		2150	33,000	3.g.
g. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....				
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....				
		JA29	138,000	4.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (2)				
(a) One year or less.....				
		F055	14,900,000	5.a.1.a.
(b) Over one year through three years.....				
		F056	0	5.a.1.b.
(c) Over three years through five years.....				
		F057	0	5.a.1.c.
(d) Over five years.....				
		F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....				
		2651	13,900,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....				
		F059	0	5.a.3.
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (4)				
(a) One year or less.....				
		F060	45,454,000	5.b.1.a.
(b) Over one year through three years.....				
		F061	4,677,000	5.b.1.b.
(c) Over three years through five years.....				
		F062	296,000	5.b.1.c.
(d) Over five years.....				
		F063	1,790,000	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....				
		B571	21,690,000	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....				
		3190	67,117,000	5.c.

1 Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

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

4 Report fixed rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

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

Schedule RC-M—Continued

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

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

8. Internet Website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):

TEXT	4087	http:// www.citibank.com	8.a.
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b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):¹

(1)	TE01 N528	http:// NR	8.b.1.
(2)	TE02 N528	http:// NR	8.b.2.
(3)	TE03 N528	http:// NR	8.b.3.
(4)	TE04 N528	http:// NR	8.b.4.
(5)	TE05 N528	http:// NR	8.b.5.
(6)	TE06 N528	http:// NR	8.b.6.
(7)	TE07 N528	http:// NR	8.b.7.
(8)	TE08 N528	http:// NR	8.b.8.
(9)	TE09 N528	http:// NR	8.b.9.
(10)	TE10 N528	http:// NR	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	NR	8.c.1.
(2)	TE02 N529	NR	8.c.2.
(3)	TE03 N529	NR	8.c.3.
(4)	TE04 N529	NR	8.c.4.
(5)	TE05 N529	NR	8.c.5.
(6)	TE06 N529	NR	8.c.6.

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

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

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Amount	
	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFD		
	F065	23,304,000	10.b.

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

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	YES / NO	
	G464	YES	12.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169	0		13.a.1a1
(2) Other construction loans and all land development and other land loans	K170	0		13.a.1a2
(b) Secured by farmland.....	K171	0		13.a.1b
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0		13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	K173	0		13.a.1.c2a
(b) Secured by junior liens	K174	0		13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0		13.a.1d
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0		13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0		13.a.1e2
(2) - (4) Not applicable	RCFD			
(5) All other loans and all leases.....	K183	0		13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land in domestic offices.....				
(2) Farmland in domestic offices.....	K187	0		13.b.1.
(3) 1-4 family residential properties in domestic offices.....	K188	0		13.b.2.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K189	0		13.b.3.
(5) Nonfarm nonresidential properties in domestic offices.....	K190	0		13.b.4.
(6) In foreign offices.....	K191	0		13.b.5.
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	K192	0		13.b.6.
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFD			
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461	0		13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0		13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....	K193	NR		14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194	NR		14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....				
	RCON	Number		
	L133	NR		15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....				
		YES / NO		
	L135	NR		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>			
16. International remittance transfers offered to consumers:¹			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....			
	N523	NR	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.²</i>			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
(1) Estimated dollar value of international remittance transfers.....			
	N524	NR	16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....			
	MM07	NR	16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party exception.....			
	MQ52	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans³ and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding.....			
	LG26	70,105	17.a.
b. Outstanding balance of PPP loans.....			
	LG27	3,836,000	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....			
	LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less.....			
	LL59	0	17.d.1.
(2) More than one year.....			
	LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....			
	LL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF.....			
	LL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....			
	LL58	0	18.b.

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 section 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and 37)).

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	7,000	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	35,000	F175	0	F177	11,000	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	16,000	5399	0	5400	300,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	438,000	C237	342,000	C229	700,000	1.c.2.a.
(b) Secured by junior liens.....	C238	10,000	C239	0	C230	47,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	15,000	3500	66,000	3501	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	2,000	F180	0	F182	14,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	34,000	F181	18,000	F183	179,000	1.e.2.
RCFN	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	97,000	B573	0	B574	203,000	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	15,000	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	507,000	1252	86,000	1253	793,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	118,000	1255	46,000	1256	1,629,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,130,000	B576	1,356,000	B577	72,000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	149,000	K217	43,000	K218	72,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	1,053,000	5460	204,000	5461	127,000	7.

Schedule RC-N—Continued

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

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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	8. Lease financing receivables						
a. Leases to individuals for household, family, and other personal expenditures.....							
	F166	0	F167	0	F168	0	8.a.
b. All other leases.....							
	F169	28,000	F170	0	F171	23,000	8.b.
9. Total loans and leases (sum of items 1 through 8).....							
	1406	3,654,000	1407	2,161,000	1403	4,171,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....							
	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....							
	K036	209,000	K037	335,000	K038	55,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....							
	K039	40,000	K040	75,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....							
	K042	98,000	K043	229,000	K044	45,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....							
	RCON		RCON		RCON		
	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....							
	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....							
	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....							
	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....							
	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....							
	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....							
	K063	0	K064	0	K065	0	12.a.4.

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
12. a. (5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.5.b.
b. - d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	100,000	F662	207,000	F663	458,000
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	1,000
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans:	RCFD		RCFD		RCFD	
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	79,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	189,000
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	143,000	K127	62,000	K128	171,000
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% 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 in domestic offices.....	K130	0	K131	0	K132	0
(2) Not applicable	RCFD		RCFD		RCFD	
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0
(4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	0	K275	0	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	243,000	HK27	269,000	HK28	898,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	12,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	124,000	1249	0	1250	227,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	3,000	C241	17,000	C226	210,000	M.5.

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

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	NR	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	NR	M.8.

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

1 Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.

2 Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

Schedule RC-O—Other Data for Deposit Insurance Assessments

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 4 and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,096,450,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	384,901,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		F234	384,901,000	3.
4.	Average consolidated total assets for the calendar quarter.....		K652	1,676,396,000	4.
a.	Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2).....	Number	K653	1	4.a.
5.	Average tangible equity for the calendar quarter (1).....	Amount	K654	147,045,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	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	7,307,000	7.a.
b.	Over one year through three years.....		G466	11,140,000	7.b.
c.	Over three years through five years.....		G467	6,766,000	7.c.
d.	Over five years.....		G468	3,700,000	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	12,000,000	8.d.
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		RCON		
			G803	0	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	0	9.a.
10.	Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	YES / NO	
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>		K656	NO	10.
a.	Banker's bank deduction.....	Amount	K657	NR	10.a.
b.	Banker's bank deduction limit.....		K658	NR	10.b.
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....			YES / NO	
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.²</i>		K659	YES	11.
a.	Custodial bank deduction.....	Amount	K660	690,047,000	11.a.
b.	Custodial bank deduction limit.....		K661	125,584,000	11.b.

1 See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

2 If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....				F049	177,136,000	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
		Number				
.....				F050	19,422,334	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....				F051	507,698,000	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
		Number				
.....				F052	180,200	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹						
(1) Amount of retirement deposit accounts of \$250,000 or less.....				F045	26,403,000	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
		Number				
.....				F046	1,518,544	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹						
(1) Amount of retirement deposit accounts of more than \$250,000.....				F047	312,000	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
		Number				
.....				F048	440	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3).....						
				5597	480,857,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT A545 NR				RCON	FDIC Cert. No.	
				A545	00000	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....						
				RCFN		
				GW43	0	M.4.
5. 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	RCFD	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention		K663	CONF	M.6.a.
b. Substandard		K664	CONF	M.6.b.
c. Doubtful		K665	CONF	M.6.c.
d. Loss		K666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans		N025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans		N027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans		N028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities		N029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities		N030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments		K676	6,598,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)		K669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)		RCON		
		K678	10,716,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		RCFD		
a. Construction, land development, and other land loans secured by real estate		N177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		N180	NR	M.13.d.
e. Commercial and industrial loans		N181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures		N182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures		N183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities		M963	NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure		K673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures		K674	CONF	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	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	379,000	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	1,096,725,000	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195	384,901,000	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	7,307,000	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	481,133,000	M.17.d

Schedule RC-O—Continued

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

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

Schedule RC-O—Continued

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

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

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

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

Schedule RC-P is to be completed by banks with at which either 1-4 family residential mortgage loan originations and purchases for resale¹ from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT81	1,255,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	1,760,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	3,327,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	FT05	1,820,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD		
	HT85	85,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCON		
	HT86	5,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONF	7.a.
b. For representations and warranties made to other parties.....	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	32,000	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.

	(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	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands										
Assets										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	274,004,000	G474	0	G475	188,717,000	G476	84,282,000	G477	1,005,000
2. Federal funds sold and securities purchased under agreements to resell.....	G478	231,000	G479	0	G480	0	G481	231,000	G482	0
3. Loans and leases held for sale.....	G483	1,434,000	G484	0	G485	0	G486	1,434,000	G487	0
4. Loans and leases held for investment.....	G488	4,415,000	G489	0	G490	0	G491	2,612,000	G492	1,803,000
5. Trading assets:										
a. Derivative assets.....	3543	68,466,000	G493	409,079,000	G494	67,000	G495	466,200,000	G496	11,278,000
b. Other trading assets.....	G497	69,733,000	G498	560,000	G499	48,178,000	G500	21,645,000	G501	470,000
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....										
6. All other assets.....	F240	0	F684	0	F692	0	F241	0	F242	0
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G391	8,189,000	G392	0	G395	0	G396	7,718,000	G804	471,000
	G502	426,472,000	G503	409,639,000	G504	236,962,000	G505	584,122,000	G506	15,027,000

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

Schedule RC-Q—Continued

	Dollar Amounts in Thousands									
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Liabilities										
8. Deposits.....	F252	3,141,000	F686	0	F694	0	F253	2,942,000	F254	199,000
9. Federal funds purchased and securities sold under agreements to repurchase										
10. Trading liabilities:	G507	0	G508	0	G509	0	G510	0	G511	0
a. Derivative liabilities.....										
b. Other trading liabilities.....	3547	54,516,000	G512	414,659,000	G513	56,000	G514	459,852,000	G515	9,267,000
11. Other borrowed money.....	G516	11,526,000	G517	560,000	G518	10,558,000	G519	1,518,000	G520	10,000
12. Subordinated notes and debentures.....	G521	2,397,000	G522	0	G523	0	G524	2,137,000	G525	260,000
13. All other liabilities.....	G526	0	G527	0	G528	0	G529	0	G530	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G805	2,791,000	G806	0	G807	0	G808	2,783,000	G809	8,000
	G531	74,371,000	G532	415,219,000	G533	10,614,000	G534	469,232,000	G535	9,744,000

Memoranda

1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets.....	G536	NR	G537	NR	G538	NR	G539	NR	G540	NR	M.1.a.
b. Nontrading derivative assets.....	G541	2,965,000	G542	NR	G543	NR	G544	2,941,000	G545	24,000	M.1.b.
c. G546 Negotiable CDS	G546	4,756,000	G547	NR	G548	NR	G549	4,756,000	G550	NR	M.1.c.
d. G551 NR	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR	M.1.d.
e. G556 NR	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR	M.1.e.
f. G561 NR	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	NR	F689	NR	F697	NR	F262	NR	F263	NR	M.2.a.
b. Nontrading derivative liabilities.....	G566	2,771,000	G567	NR	G568	NR	G569	2,763,000	G570	8,000	M.2.b.
c. G571 NR	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR	M.2.c.
d. G576 NR	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR	M.2.d.
e. G581 NR	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR	M.2.e.
f. G586 NR	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
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	1,426,000	M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0	M.3.a.2.
b. Commercial and industrial loans.....	F585	3,459,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d. Other loans.....	F589	964,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91	1,426,000	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	3,466,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0	M.4.c.
d. Other loans.....	F601	1,000,000	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands		RCFA	Amount	
Common Equity Tier 1 Capital					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	147,358,000			1.
2. Retained earnings (1).....	KW00	35,799,000			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	Number			2.a.
	JJ29	2			
3. Accumulated other comprehensive income (AOCI).....	RCFA	Amount			3.
	B530	(17,546,000)			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....					
	0=No	RCOA			3.a.
	1=Yes	P838	0		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFA	Amount			4.
	P839	132,000			
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	165,743,000			5.
Common Equity Tier 1 Capital: Adjustments and Deductions					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	10,989,000			6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	3,731,000			7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	2,656,000			8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....					
	P844	NR			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	NR			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	NR			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	NR			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	1,190,000			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		RCFA	Amount
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	129,000
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	689,000

		Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions ¹		(Column B) Advanced Approaches Institutions ¹	
		RCFA	Amount	RCFW	Amount		
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0		11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	146,359,000		12.
13.a.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR				13.a.
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0		13.b.
14.a.	LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR				14.a.
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0		14.b.
15.a.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR				15.a.
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0		15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0		17.
18.	Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0		18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	146,359,000		19.

¹ All non-advanced approaches institutions should complete column A for items 11-19; all advanced approaches institutions should complete column B for items 11-19.

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

³ All non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

Schedule RC-R—Continued

Part I - Continued

		Dollar Amounts in Thousands		RCFA	Amount	
Additional Tier 1 Capital						
20.	Additional tier 1 capital instruments plus related surplus.....	P860	2,100,000			20.
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22.	Tier 1 minority interest not included in common equity tier 1 capital.....	P862	28,000			22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	2,128,000			23.
24.	LESS: Additional tier 1 capital deductions.....	P864	0			24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	2,128,000			25.
Tier 1 Capital						
26.	Tier 1 capital (1) (sum of items 19 and 25).....	8274	148,487,000			26.
Total Assets for the Leverage Ratio						
27.	Average total consolidated assets (2).....	KW03	1,680,719,000			27.
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	18,065,000			28.
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(3,137,000)			29.
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	1,665,791,000			30.
Leverage Ratio*						
31.	Leverage ratio (item 26 divided by item 30)	RCFA	Percentage			31.
		7204	8.9139%			
a.	Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)	0=No	RCOA			31.a.
		1=Yes	LE74	0		

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

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

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

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

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

1 All non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

3 All non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions.....		P872	NR	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....		5311	24,725,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....		RCFW		
		5311	16,434,000	46.b.
Total Capital				
47. a. Total capital (sum of items 26 and 46.a).....		3792	173,212,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW		
		3792	164,921,000	47.b.
Total Risk-Weighted Assets				
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		RCFA		
		A223	1,069,933,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW		
		A223	1,043,858,388	48.b.

Risk-Based Capital Ratios*

	Column A	Column B			
	RCFA	Percentage	RCFW		
	P793	13.6793%	P793		
49. Common equity tier 1 capital ratio (Column A: item 19 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 48.b).....			14.0210%	49.	
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	7206	13.8782%	7206	14.2248%	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	7205	16.1891%	7205	15.7992%	51.

Capital Buffer*

	RCFA	Percentage		
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer	H311	7.7992%	52.a.	
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer	RCFW	H312	2.5000%	52.b.

	Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income (1).....		H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2).....		H314	NR	54.
Supplementary Leverage Ratio*				
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure (3).....		H015	2,182,668,000	55.a.
			Percentage	
b. Supplementary leverage ratio.....		H036	6.8030%	55.b.

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

1 Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.

2 Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C) 0%		(Column D) 2%		(Column E) 4%		(Column F) 10%		(Column G) 20%		(Column H) 50%		(Column I) 100%		(Column J) 150%		
	Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		Amount		
Dollar Amounts in Thousands																					
Balance Sheet Asset Categories²																					
1.	Cash and balances due from	RCFD D957	RCFD S396	RCFD D958																	
	depository institutions.....	315,787,000	(20,000)	293,949,000																	
2.	Securities:	RCFD D961	RCFD S399	RCFD D962																	
a.	Held-to-maturity securities (3).....	131,055,000	(52,000)	60,600,000																	
b.	Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21	RCFD S402	RCFD D967																	
	Federal funds sold and securities purchased under agreements to resell:	273,754,000	0	231,836,000																	
3.		RCON D971		RCON D972																	
a.	Federal funds sold.....	0		0																	
b.	Securities purchased under agreements to resell.....	RCFD H171	RCFD H172																		
	Loans and leases held for sale:	67,513,000	67,513,000																		
4.		RCFD S413	RCFD S414	RCFD H173																	
a.	Residential mortgage exposures.....	2,421,000	0	0																	
b.	High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174																	
		0	0	0																	

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

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

3 Institutions 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 A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):												
c. Exposures past due 90 days or more or on nonaccrual (1):												
d. All other exposures:												
a. Residential mortgage exposures:	236,000	RCFD S424	RCFD S425	RCFD H178	RCFD H179			RCFD S426	RCFD S427	RCFD S428	RCFD S429	
b. High volatility commercial real estate exposures:	1,906,000	RCFD S432	RCFD S433	RCFD H180	RCFD H181			RCFD S434	RCFD S435	RCFD S436	RCFD S437	
c. Exposures past due 90 days or more or on nonaccrual (3):	127,784,000	RCFD S440	RCFD H178					45,000		1,590,000	133,000	
d. All other exposures:	7,000	RCFD S446	RCFD H179					RCFD S441	RCFD S442	RCFD S443	RCFD S444	
e. LESS: Allowance for loan and lease losses (4):	5,533,000	RCFD S450	RCFD S451	RCFD H182	RCFD H183			1,119,000	88,947,000	37,718,000		
f. LESS: Allowance for loan and lease losses (4):	445,052,000	RCFD S458	RCFD S459	RCFD H184	RCFD H185			RCFD H180	RCFD H181	RCFD H182	RCFD S447	
g. LESS: Allowance for loan and lease losses (4):	19,176,000	RCFD S459	RCFD S459	RCFD H184	RCFD H185			RCFD S452	RCFD S453	RCFD S454	RCFD S455	
h. LESS: Allowance for loan and lease losses (4):	19,176,000	RCFD S459	RCFD S459	RCFD H184	RCFD H185			47,000	RCFD S461	RCFD S462	RCFD S463	
i. LESS: Allowance for loan and lease losses (4):	19,176,000	RCFD S459	RCFD S459	RCFD H184	RCFD H185			5,232,000	5,980,000	406,615,000	3,622,000	
j. LESS: Allowance for loan and lease losses (4):	19,176,000	RCFD S459	RCFD S459	RCFD H184	RCFD H185							

1 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 2 Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
 3 For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
 4 Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands									
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (2).....								RCFD H277	RCFD H278
								0	0
d. All other exposures.....								RCFD H279	RCFD H280
5. Loans and leases held for investment:								138,000	172,000
a. Residential mortgage exposures.....									
b. High volatility commercial real estate exposures.....								RCFD H281	RCFD H282
c. Exposures past due 90 days or more or on nonaccrual (3).....								0	0
								RCFD H283	RCFD H284
d. All other exposures.....								0	0
6. LESS: Allowance for loan and lease losses.....								RCFD H285	RCFD H286
								0	0
								RCFD H287	RCFD H288
								13,876,000	4,698,000

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	Allocation by Risk-Weight Category								(Column J)	
			(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)			
			0%	2%	4%	10%	20%	50%	100%	150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD D976 138,143,000	RCFD S466 99,387,000	RCFD D977 23,098,000	RCFD H186 0	RCFD H187 0	RCFD D978 673,000	RCFD D979 152,000	RCFD D980 14,800,000	RCFD D981 14,800,000	RCFD D982 14,800,000	RCFD D983 14,800,000	RCFD H185 0
8. All other assets (1,2,3).....	RCFD D981 110,616,000	RCFD S469 20,741,700	RCFD D982 28,570,300	RCFD H188 41,000	RCFD H189 0	RCFD D983 974,000	RCFD D984 320,000	RCFD D985 39,819,900	RCFD D985 39,819,900	RCFD D985 39,819,900	RCFD D985 39,819,900	RCFD H185 331,000
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 transition rule, respectively.

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
	0	0	0	0				33,000	41,000
8. All other assets (2).....	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
a. Separate account bank-owned life insurance.....	11,159,100	0	0	0				679,000	849,000
b. Default fund contributions to central counterparties.....								RCFD H296	RCFD H297
								5,268,000	1,099,940
								RCFD H298	RCFD H299
								2,712,000	1,146,000

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) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	Allocation by Risk-Weight Category							(Column J)	
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands												
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit.....	RCFD D991 43,381,000	1.0	RCFD D992 43,381,000	RCFD D993 1,897,000	RCFD HI92 1,860,000	RCFD HI93 0		RCFD D994 5,089,000	RCFD D995 1,931,000	RCFD D996 31,542,000	RCFD S511 1,062,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 11,835,000	0.5	RCFD D998 5,917,500	RCFD D999 11,000				RCFD G603 900,500	RCFD G604 15,000	RCFD G605 4,889,000	RCFD S512 102,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 6,271,000	0.2	RCFD G607 1,254,200	RCFD G608 10,000	RCFD HI94 23,000	RCFD HI95 0		RCFD G609 20,200	RCFD G610 19,000	RCFD G611 953,000	RCFD S513 229,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

¹ Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	Allocation by Risk-Weight Category										
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands														
16. Repo-style transactions (3).....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519								
	25,816,000	1.0	25,816,000	4,596,000	5,319,000	0								
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620										
	3,386,000	1.0	3,386,000	1,187,000										
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):														
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97								
	51,505,000	0.2	10,301,000	59,000	531,000									
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99								
	277,406,000	0.5	138,703,000	0	14,630,000	0								
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541											
	718,172,000	0.0	0											
20. Over-the-counter derivatives			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544							
			197,018,000	10,318,000	331,000	0	0							
21. Centrally cleared derivatives			RCFD S549	RCFD S550	RCFD S551	RCFD S552								
			42,073,000	0	41,743,000	0								
22. Unsettled transactions (failed trades) (4)	RCFD H191			RCFD H193										
	316,000			212,500										

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	Allocation by Risk-Weight Category	Allocation by Risk-Weight Category	Application of Other Risk-Weighting Approaches ¹	Application of Other Risk-Weighting Approaches ¹
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands				RCFD H301	RCFD H302
16. Repo-style transactions (2)				18,000	22,000
17. All other off-balance sheet liabilities					
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCFD H303	RCFD H304
a. Original maturity of one year or less				0	0
b. Original maturity exceeding one year				RCFD H307	RCFD H308
19. Unconditionally cancelable commitments				270,000	337,000
20. Over-the-counter derivatives				RCFD H309	RCFD H310
21. Centrally cleared derivatives				327,000	409,000
22. Unsettled transactions (failed trades) (3)	RCFD H198	RCFD H199	RCFD H200		
	8,000	16,000	26,500		

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), and securities lent.

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

Schedule RC-R—Continued

Part II—Continued

	Dollar Amounts in Thousands									
	(Column C)	(Column D)	(Column E)	Allocation by Risk-Weight Category			(Column H)	(Column I)	(Column J)	
	0%	2%	4%	10%	20%	50%	100%	150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630 662,571,800 X 0%	RCFD S558 68,496,000 X 2%	RCFD S559 0 X 4%	RCFD S560 0 X 10%	RCFD G631 180,358,700 X 20%	RCFD G632 114,873,000 X 50%	RCFD G633 821,624,900 X 100%	RCFD S561 17,828,000 X 150%		
24. Risk weight factor										
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 0	RCFD S569 1,369,920	RCFD S570 0	RCFD S571 0	RCFD G635 36,071,740	RCFD G636 57,436,500	RCFD G637 821,624,900	RCFD S572 26,742,000		

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						
Dollar Amounts in Thousands	250% Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% 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)							
24. Risk weight factor	RCFD \$562 11,159,100	RCFD \$563 0	RCFD \$564 0	RCFD \$565 0	RCFD \$566 8,000	RCFD \$567 16,000	RCFD \$568 126,500
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
	RCFD \$573 27,897,750	RCFD \$574 0	RCFD \$575 0	RCFD \$576 0	RCFD \$577 50,000	RCFD \$578 150,000	RCFD \$579 1,581,250

	Dollar Amounts in Thousands	
	RCFD	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1)	\$580	1,014,920,000
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	\$581	58,625,000
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3)	B704	1,073,545,000
29. LESS: Excess allowance for loan and lease losses (4,5)	A222	3,603,000
30. LESS: Allocated transfer risk reserve	3128	9,000
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	1,069,933,000

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 AAAL and allocated transfer risk reserve.

4 Institutions that have adopted ASU 2016-13 should report the excess AAAL.

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 AAAL transitional amount or the modified AAAL transitional amount, respectively, from the AAAL, as defined in the regulatory capital rule, before determining the amount of excess AAAL.

Schedule RC-R—Continued

Part II—Continued

Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules M.1.

	Dollar Amounts in Thousands				Dollar Amounts in Thousands			
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years			
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate	S582	3,153,802,000	S583	4,039,185,000	S584	2,736,096,000		M.2.a.
b. Foreign exchange rate and gold	S585	10,890,053,000	S586	577,521,000	S587	217,336,000		M.2.b.
c. Credit (investment grade reference asset)	S588	128,534,000	S589	401,815,000	S590	52,263,000		M.2.c.
d. Credit (non-investment grade reference asset)	S591	88,714,000	S592	136,923,000	S593	13,385,000		M.2.d.
e. Equity	S594	486,947,000	S595	129,719,000	S596	9,293,000		M.2.e.
f. Precious metals (except gold)	S597	7,739,000	S598	309,000	S599	0		M.2.f.
g. Other	S600	70,671,000	S601	27,435,000	S602	2,450,000		M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate	S603	18,478,974,000	S604	618,552,000	S605	230,329,000		M.3.a.
b. Foreign exchange rate and gold	S606	325,545,000	S607	1,977,000	S608	0		M.3.b.
c. Credit (investment grade reference asset)	S609	260,595,000	S610	1,188,000	S611	138,000		M.3.c.
d. Credit (non-investment grade reference asset)	S612	73,076,000	S613	802,000	S614	413,000		M.3.d.
e. Equity	S615	66,652,000	S616	12,929,000	S617	118,000		M.3.e.
f. Precious metals (except gold)	S618	1,789,000	S619	5,000	S620	0		M.3.f.
g. Other	S621	62,895,000	S622	17,155,000	S623	100,000		M.3.g.

	Dollar Amounts in Thousands				Dollar Amounts in Thousands			
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years			
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: (1)								
a. Loans and leases held for investment					JJ30	1,000		M.4.a.
b. Held-to-maturity debt securities					JJ31	0		M.4.b.
c. Other financial assets measured at amortized cost					JJ32	0		M.4.c.

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 Amount	(Column B) Home Equity Line Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 5,730,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 38,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1	RCFD HU09 0	RCFD HU10 0	RCFD HU11 0	RCFD HU12 0	RCFD HU13 0	RCFD HU14 0	RCFD HU15 1,000
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.¹</i>							
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	RCFD B733 399,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
b. 90 days or more past due	RCFD B740 207,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	RIAD B747 1,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

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

Schedule RC-S—Continued

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Item 6 is to be completed by banks with \$10 billion or more in total assets. ¹							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0	
7. and 8. Not applicable							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
Item 10 is to be completed by banks with \$10 billion or more in total assets. ¹							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783 0			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 21,000						RCFD B796 3,405,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797 21,000						RCFD B803 1,015,000

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

Schedule RC-S—Continued

Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	21,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	46,263,000	M.2.b.
c. Other financial assets (includes home equity lines) (1)		A591	11,799,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	417,000	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.²</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	1,502,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....		B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	26,878,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....		B809	1,564,000	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3).....		C407	NR	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

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

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to \$250 million (as of the preceding December 31) 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)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	9,633,000	55,920,000	1,370	4,232	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
0	15,523,000	0	33		
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
0	0	0	0		
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
229,000	134,000	128	9		
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
1,776,000	36,675,000	1	1,702		
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
62,929,000	177,000	7,357	8		
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
619,000	0	193	0		
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
68,743,000	881,734,000	87	10,511		
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
143,929,000	990,163,000	9,136	16,495		
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
18,658,453,000			260,748		

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	51,188,000	11,834,426,000	3,872	251,703	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	229,000	1,331,000	128	354	

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	26,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	1,000	15.c.
16. Corporate trust and agency accounts.....			A479	6,000	16.
17. Investment management and investment advisory agency accounts.....			J315	70,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	1,000	18.
19. Other fiduciary accounts.....			A480	14,000	19.
20. Custody and safekeeping accounts.....			B909	420,000	20.
21. Other fiduciary and related services income.....			B910	57,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	595,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912	421,000		22.a.
23. Less: Expenses.....			C058	NR	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NR	25.
26. Net fiduciary and related services income.....			A491	NR	26.

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	NR	J291	NR	J292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	NR	J294	NR	J295	NR	M.1.k.
l. Other common and preferred stocks.....	J296	NR	J297	NR	J298	NR	M.1.l.
m. Real estate mortgages.....	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate.....	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets.....	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	NR	J309	NR	J310	NR	M.1.p.

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

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

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	B931	NR	B932	NR	M.3.a.
b. International/Global equity.....	B933	NR	B934	NR	M.3.b.
c. Stock/Bond blend.....	B935	NR	B936	NR	M.3.c.
d. Taxable bond.....	B937	NR	B938	NR	M.3.d.
e. Municipal bond.....	B939	NR	B940	NR	M.3.e.
f. Short-term investments/Money market.....	B941	NR	B942	NR	M.3.f.
g. Specialty/Other.....	B943	NR	B944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	0	B946	0	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

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

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

CONF
Name and Title (TEXT B962)

CONF
E-mail Address (TEXT B926)

CONF Telephone: Area code/phone number/extension (TEXT B963) CONF FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities¹

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	64,000	JF84	52,000	1.a.
b. Securities not held for trading.....	HU20	50,000	HU21	745,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	30,450,000	HU23	17,377,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	6,000	JF90	781,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	12,743,000	JF85	9,344,000	2.a.
b. Other liabilities.....	JF93	76,000	JF86	173,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....					
	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....					
	K033	0	JF88	1,502,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		JF77	16,493,000	5.	
6. Total liabilities of ABCP conduit VIEs.....		JF78	10,024,000	6.	

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

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

NR

Federal Financial Institutions Examination Council**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031****Report at the close of business June 30, 2021**

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations). Unless the context indicates otherwise, the term “bank” in this report form refers to both banks and savings associations. This report form is to be filed by (1) banks with branches and consoli-

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

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

Signature of Chief Financial Officer (or Equivalent)

August 4, 2021

Date of Signature

Submission of Reports

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

- 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
- 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 07213
(RSSD 9050)

(20210630)

(RCON 9999)

dated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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.

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

SD

State Abbrev. (RSSD 9200)

57108

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) E570DZWZ7FF32TWEFA76

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

The estimated average burden associated with this information collection is 85.81 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent’s activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-K—Quarterly Averages.....	RC-23
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.....	RI-5, 6	Schedule RC-L—Derivatives and Off-Balance Sheet Items.....	RC-24, 25, 26, 27
Part II. Changes in Allowances for Credit Losses.....	RI-7	Schedule RC-M—Memoranda.....	RC-28, 29, 30, 31
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks): Part I. Disaggregated Data on the Allowance for Loan and Lease Losses.....	RI-8	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....	RC-32, 33, 34, 35, 36
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Schedule RI-D—Income from Foreign Offices.....	RI-10	Schedule RC-P—1–4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks).....	RC-43
Schedule RI-E—Explanations.....	RI-11, 12	Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....	RC-44, 45, 46
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Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....	RC-15, 16		
Schedule RC-E—Deposit Liabilities.....	RC-17, 18, 19		

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

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Telephone: Area code/phone number/extension (TEXT C493)

CONF

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Telephone: Area code/phone number/extension (TEXT 8902)

CONF

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

Telephone: Area code/phone number/extension (TEXT FT43)

CONF

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Telephone: Area code/phone number/extension (TEXT C369)

CONF

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Telephone: Area code/phone number/extension (TEXT C374)

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

CONF

Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

CONF

Name (TEXT C442)

CONF

Title (TEXT C443)

CONF

E-mail Address (TEXT C444)

CONF

Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C872)

CONF

Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2021 — June 30, 2021

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RI-1

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	4435		1,377,000	1.a.1.a.1
(2) All other loans secured by real estate.....	4436		419,000	1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024		1,000	1.a.1.b.
c. Commercial and industrial loans.....	4012		1,095,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		7,516,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		108,000	1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056		10,000	1.a.1.e.
f. All other loans in domestic offices.....	B487		1,295,000	1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		4,377,000	1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		16,198,000	1.a.3.
b. Income from lease financing receivables.....	4065		11,000	1.b.
c. Interest income on balances due from depository institutions (1).....	4115		231,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		690,000	1.d.1.
(2) Mortgage-backed securities.....	B489		832,000	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		1,325,000	1.d.3.
e. Interest income from trading assets.....	4069		702,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		442,000	1.f.
g. Other interest income.....	4518		68,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		20,499,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		192,000	2.a.1.a.
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		226,000	2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03		127,000	2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04		13,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		688,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		19,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		465,000	2.c.

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

Schedule RI—Continued

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RI-2

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	183,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	1,913,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	18,586,000			3.
4. Provision for loan and lease losses (1).....	J33	(2,966,000)			4.
5. Noninterest income:					
a. Income from fiduciary activities (2).....			4070	1,238,000	5.a.
b. Service charges on deposit accounts.....			4080	536,000	5.b.
c. Trading revenue (3).....			A220	3,233,000	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage.....			C886	450,000	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	342,000	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	12,000	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	230,000	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	107,000	5.f.
g. Net securitization income.....			B493	54,000	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	390,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	3,000	5.j.
k. Net gains (losses) on sales of other assets (4).....			B496	(4,000)	5.k.
l. Other noninterest income*.....			B497	1,749,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	8,340,000			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	302,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	8,440,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	857,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	171,000	7.c.2.
d. Other noninterest expense*.....			4092	5,894,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	15,362,000			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	14,832,000			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	20,000			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	14,852,000			8.c.
9. Applicable income taxes (on item 8.c).....	4302	3,300,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	11,552,000			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	8,000			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	11,560,000			12.

* Describe on Schedule RI-E - Explanations

1 Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

2 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

3 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

4 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.

5 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
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	41,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	11,519,000		14.

Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	21,000		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.¹</i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	0		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	3,000		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	106,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	171,715	Number	M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	0	Date	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): <i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
	RIAD	Amount		
a. Interest rate exposures.....	8757	1,469,000		M.8.a.
b. Foreign exchange exposures.....	8758	1,776,000		M.8.b.
c. Equity security and index exposures.....	8759	13,000		M.8.c.
d. Commodity and other exposures.....	8760	302,000		M.8.d.
e. Credit exposures.....	F186	(327,000)		M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.³</i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross credit valuation adjustment (CVA).....	FT36	191,000		M.8.f.(1)
(2) CVA hedge.....	FT37	(164,000)		M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross debit valuation adjustment (DVA).....	FT38	(17,000)		M.8.g.(1)
(2) DVA hedge.....	FT39	(11,000)		M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	3,235,000		M.8.h.

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

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

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

Schedule RI—Continued

Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.¹</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	(108,000)	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	1,000	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	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)).....	RIAD	Amount	
	F228	NR	M.12.
<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	928,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(4,000)	M.13.a.1.
b. Net gains (losses) on liabilities.....	F553	(96,000)	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321	NR	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	44,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	63,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	7,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	422,000	M.15.d.

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

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

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 031
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RI-5

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	159,186,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	159,186,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	11,519,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	(50,000)			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	32,000			8.
9. LESS: Cash dividends declared on common stock.....	4460	3,768,000			9.
10. Other comprehensive income (1).....	B511	(2,635,000)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	191,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	164,411,000			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, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowances for Credit Losses**Part I. Charge-offs and Recoveries on Loans and Leases****Part I includes charge-offs and recoveries through the allocated transfer risk reserve.**

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	6,000	5412	21,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	2,000	C217	11,000	1.c.2.a.
(b) Secured by junior liens.....	C235	4,000	C218	16,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	10,000	C898	0	1.e.2.
f. In foreign offices.....	B512	9,000	B513	3,000	1.f.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	223,000	4617	59,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	155,000	4618	29,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	2,633,000	B515	673,000	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	229,000	K206	80,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	71,000	4628	22,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	3,342,000	4605	914,000	9.

Memoranda

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	9,000	4662	3,000	M.2.
3. Not applicable					

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....	C388	625,000	M.4.

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

2 Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance 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 Losses¹

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²	
	RIAD	Amount	RIAD	Amount	RIAD	Amount
	1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	22,123,000	JH88	50,000	JH94
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	914,000	JH89	0	JH95	0
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	3,321,000	JH92	0	JH98	0
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	21,000	JJ00	0	JJ01	0
5. Provisions for credit losses (4,5).....	4230	(2,391,000)	JH90	9,000	JH96	0
6. Adjustments* (see instructions for this schedule).....	C233	(39,000)	JH91	0	JH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	17,265,000	JH93	59,000	JH99	0

* Describe on Schedule RI-E - Explanations.

- 1 Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- 2 Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 3 Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- 4 Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
- 5 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	12,000
<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	0
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	261,000
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) (2).....	C781	NR
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....	JJ02	(1,000)
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....	RCFD	
	JJ03	37,000
	RIAD	
7. Provisions for credit losses on off-balance-sheet credit exposures (3).....	MG93	(583,000)
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (3).....	MG94	1,212,000

- 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 fees and finance charges.
- 2 Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- 3 Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

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

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses¹

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

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

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 Losses¹

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

	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans.....	JJ04	6,850,000	JJ12	25,000	1.a.
b. Commercial real estate loans.....	JJ05	19,425,000	JJ13	160,000	1.b.
c. Residential real estate loans.....	JJ06	138,288,000	JJ14	882,000	1.c.
2. Commercial loans (3).....	JJ07	319,613,000	JJ15	2,441,000	2.
3. Credit cards.....	JJ08	135,179,000	JJ16	13,140,000	3.
4. Other consumer loans.....	JJ09	20,961,000	JJ17	617,000	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	640,316,000	JJ19	17,265,000	6.

	Allowance Balance		
	RCFD	Amount	
Dollar Amounts in Thousands			
Held-to-Maturity Securities:			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	55,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	4,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	0	10.
11. Total (sum of items 7 through 10) (5).....	JJ25	59,000	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-D—Income from Foreign OfficesFFIEC 031
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For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices.....	C899	6,633,000	1.
2. Total interest expense in foreign offices.....	C900	795,000	2.
3. Provision for loan and lease losses in foreign offices (1).....	KW02	36,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	3,173,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	252,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	2,658,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	JA28	255,000	5.
6. Total noninterest expense in foreign offices.....	C907	6,613,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	C908	0	7.
8. Applicable income taxes (on items 1 through 7).....	C909	1,534,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	8,000	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	4,001,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	763,000	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	4,764,000	12.

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
1. Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks.....	C013	NR		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	NR		1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	NR		1.c.
d.	Rent and other income from other real estate owned.....	4042	NR		1.d.
e.	Safe deposit box rent.....	C015	NR		1.e.
f.	Bank card and credit card interchange fees.....	F555	(258,000)		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	NR		1.g.
TEXT	4461 Operating income from affiliates	4461	NR		1.h.
TEXT	4462 Other banking related fees	4462	1,127,000		1.i.
TEXT	4463 Letters-of-credit commitment fees	4463	280,000		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	2,531,000		2.a.
b.	Advertising and marketing expenses.....	0497	585,000		2.b.
c.	Directors' fees.....	4136	NR		2.c.
d.	Printing, stationery, and supplies.....	C018	NR		2.d.
e.	Postage.....	8403	NR		2.e.
f.	Legal fees and expenses.....	4141	NR		2.f.
g.	FDIC deposit insurance assessments.....	4146	CONF		2.g.
h.	Accounting and auditing expenses.....	F556	NR		2.h.
i.	Consulting and advisory expenses.....	F557	NR		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	NR		2.j.
k.	Telecommunications expenses.....	F559	NR		2.k.
l.	Other real estate owned expenses.....	Y923	NR		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	NR		2.m.
TEXT	4464 Expense paid to affiliates	4464	(426,000)		2.n.
TEXT	4467 Contract service provider fees	4467	NR		2.o.
TEXT	4468 Operational risk losses	4468	NR		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a. (1)	TEXT FT29 Discontinued operations	FT29	8,000		3.a.1.
(2)	Applicable income tax effect.....	FT30	0		3.a.2.
b. (1)	TEXT FT31 NR	FT31	0		3.b.1.
(2)	Applicable income tax effect.....	FT32	0		3.b.2.