

**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT  
AND AFFIDAVIT**

**SECTION I -- GENERAL INFORMATION**

A. Legal name of the Disclosing Party submitting this EDS. Include d/b/a/ if applicable:

Bank of Montreal

**Check ONE of the following three boxes:**

Indicate whether the Disclosing Party submitting this EDS is:

1.  the Applicant  
OR

2.  a legal entity currently holding, or anticipated to hold within six months after City action on the contract, transaction or other undertaking to which this EDS pertains (referred to below as the "Matter"), a direct or indirect interest in excess of 7.5% in the Applicant. State the Applicant's legal name: BMO Harris Bank NA

OR

3.  a legal entity with a direct or indirect right of control of the Applicant (see Section II(B)(1))  
State the legal name of the entity in which the Disclosing Party holds a right of control:

B. Business address of the Disclosing Party: First Canadian Place, 21<sup>st</sup> Floor, 100 King St. West  
Toronto, Ontario M5X1A1

C. Telephone: 312-461-2178 Fax: 312-293-5811 Email: ronald.redd@bmo.com

D. Name of contact person: Ron Redd

E. Federal Employer Identification No. (if you have one): 13-4941092

F. Brief description of the Matter to which this EDS pertains. (Include project number and location of property, if applicable):

Designation as a 2023 Municipal Depository for City of Chicago

G. Which City agency or department is requesting this EDS? Finance

If the Matter is a contract being handled by the City's Department of Procurement Services, please complete the following:

Specification # \_\_\_\_\_ and Contract # \_\_\_\_\_

**SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS**

**A. NATURE OF THE DISCLOSING PARTY**

1. Indicate the nature of the Disclosing Party:

- |  |  |
|--|--|
| <input type="checkbox"/> Person  | <input type="checkbox"/> Limited liability company       |
| <input checked="" type="checkbox"/> Publicly registered business corporation | <input type="checkbox"/> Limited liability partnership   |
| <input type="checkbox"/> Privately held business corporation                 | <input type="checkbox"/> Joint venture                   |
| <input type="checkbox"/> Sole proprietorship                                 | <input type="checkbox"/> Not-for-profit corporation      |
| <input type="checkbox"/> General partnership                                 | (Is the not-for-profit corporation also a 501(c)(3))?    |
| <input type="checkbox"/> Limited partnership                                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Trust   | <input type="checkbox"/> Other (please specify)          |
- 

2. For legal entities, the state (or foreign country) of incorporation or organization, if applicable:

Canada

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3. For legal entities not organized in the State of Illinois: Has the organization registered to do business in the State of Illinois as a foreign entity?

- Yes  No  Organized in Illinois

**B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:**

1. List below the full names and titles, if applicable, of: (i) all executive officers and all directors of the entity; (ii) **for not-for-profit corporations**, all members, if any, which are legal entities (if there are no such members, write "no members which are legal entities"); (iii) **for trusts, estates or other similar entities**, the trustee, executor, administrator, or similarly situated party; (iv) **for general or limited partnerships, limited liability companies, limited liability partnerships or joint ventures**, each general partner, managing member, manager or any other person or legal entity that directly or indirectly controls the day-to-day management of the Applicant.

**NOTE:** Each legal entity listed below must submit an EDS on its own behalf.

Name	Title
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See the attached list of Officers and Directors

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2. Please provide the following information concerning each person or legal entity having a direct or indirect, current or prospective (i.e. within 6 months after City action) beneficial interest (including ownership) in excess of 7.5% of the Applicant. Examples of such an interest include shares in a corporation, partnership interest in a partnership or joint venture, interest of a member or manager in a

limited liability company, or interest of a beneficiary of a trust, estate or other similar entity. If none, state "None."

**NOTE:** Each legal entity listed below may be required to submit an EDS on its own behalf.

Name	Business Address	Percentage Interest in the Applicant
None		

**SECTION III -- INCOME OR COMPENSATION TO, OR OWNERSHIP BY, CITY ELECTED OFFICIALS**

Has the Disclosing Party provided any income or compensation to any City elected official during the 12-month period preceding the date of this EDS?  Yes  No

Does the Disclosing Party reasonably expect to provide any income or compensation to any City elected official during the 12-month period following the date of this EDS?  Yes  No

If "yes" to either of the above, please identify below the name(s) of such City elected official(s) and describe such income or compensation:

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Does any City elected official or, to the best of the Disclosing Party's knowledge after reasonable inquiry, any City elected official's spouse or domestic partner, have a financial interest (as defined in Chapter 2-156 of the Municipal Code of Chicago ("MCC")) in the Disclosing Party?

Yes  No

If "yes," please identify below the name(s) of such City elected official(s) and/or spouse(s)/domestic partner(s) and describe the financial interest(s).

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**SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES**

The Disclosing Party must disclose the name and business address of each subcontractor, attorney, lobbyist (as defined in MCC Chapter 2-156), accountant, consultant and any other person or entity whom the Disclosing Party has retained or expects to retain in connection with the Matter, as well as the nature of the relationship, and the total amount of the fees paid or estimated to be paid. The Disclosing Party is not required to disclose employees who are paid solely through the Disclosing Party's regular payroll. If the Disclosing Party is uncertain whether a disclosure is required under this Section, the Disclosing Party must either ask the City whether disclosure is required or make the disclosure.

Name (indicate whether retained or anticipated to be retained )	Business Address	Relationship to Disclosing Party (subcontractor, attorney, lobbyist, etc.)	Fees (indicate whether paid or estimated.) NOTE: "hourly rate" or "t.b.d" is not an acceptable response.
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(Add sheets if necessary)

[x] Check here if the Disclosing Party has not retained, nor expects to retain, any such persons or entities.

**SECTION V -- CERTIFICATIONS**

**A. COURT-ORDERED CHILD SUPPORT COMPLIANCE**

Under MCC Section 2-92-415, substantial owners of business entities that contract with the City must remain in compliance with their child support obligations throughout the contract's term.

Has any person who directly or indirectly owns 10% or more of the Disclosing Party been declared in arrearage on any child support obligations by any Illinois court of competent jurisdiction?

[ ] Yes    [ ] No    [ X ] No person directly or indirectly owns 10% or more of the Disclosing Party.

If "Yes," has the person entered into a court-approved agreement for payment of all support owed and is the person in compliance with that agreement?

[ ] Yes    [ ] No

**B. FURTHER CERTIFICATIONS**

1. [This paragraph 1 applies only if the Matter is a contract being handled by the City's Department of Procurement Services.] In the 5-year period preceding the date of this EDS, neither the Disclosing Party nor any Affiliated Entity [see definition in (5) below] has engaged, in connection with the performance of any public contract, the services of an integrity monitor, independent private sector inspector general, or integrity compliance consultant (i.e., an individual or entity with legal, auditing, investigative, or other similar skills, designated by a public agency to help the agency monitor the activity of specified agency vendors as well as help the vendors reform their business practices so they can be considered for agency contracts in the future, or continue with a contract in progress).

2. The Disclosing Party and its Affiliated Entities are not delinquent in the payment of any fine, fee, tax or other source of indebtedness owed to the City of Chicago, including, but not limited to, water and sewer charges, license fees, parking tickets, property taxes and sales taxes, nor is the Disclosing Party delinquent in the payment of any tax administered by the Illinois Department of Revenue.

3. The Disclosing Party and, if the Disclosing Party is a legal entity, all of those persons or entities identified in Section II(B)(1) of this EDS:

- a. are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from any transactions by any federal, state or local unit of government;
- b. have not, during the 5 years before the date of this EDS, been convicted of a criminal offense, adjudged guilty, or had a civil judgment rendered against them in connection with: obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; a violation of federal or state antitrust statutes; fraud; embezzlement; theft; forgery; bribery; falsification or destruction of records; making false statements; or receiving stolen property;
- c. are not presently indicted for, or criminally or civilly charged by, a governmental entity (federal, state or local) with committing any of the offenses set forth in subparagraph (b) above;
- d. have not, during the 5 years before the date of this EDS, had one or more public transactions (federal, state or local) terminated for cause or default; and
- e. have not, during the 5 years before the date of this EDS, been convicted, adjudged guilty, or found liable in a civil proceeding, or in any criminal or civil action, including actions concerning environmental violations, instituted by the City or by the federal government, any state, or any other unit of local government.

4. The Disclosing Party understands and shall comply with the applicable requirements of MCC Chapters 2-56 (Inspector General) and 2-156 (Governmental Ethics).

5. Certifications (5), (6) and (7) concern:

- the Disclosing Party;
- any "Contractor" (meaning any contractor or subcontractor used by the Disclosing Party in connection with the Matter, including but not limited to all persons or legal entities disclosed under Section IV, "Disclosure of Subcontractors and Other Retained Parties");
- any "Affiliated Entity" (meaning a person or entity that, directly or indirectly: controls the Disclosing Party, is controlled by the Disclosing Party, or is, with the Disclosing Party, under common control of another person or entity). Indicia of control include, without limitation: interlocking management or ownership; identity of interests among family members, shared facilities and equipment; common use of employees; or organization of a business entity following the ineligibility of a business entity to do business with federal or state or local government, including the City, using substantially the same management, ownership, or principals as the ineligible entity. With respect to Contractors, the term Affiliated Entity means a person or entity that directly or indirectly controls the Contractor, is controlled by it, or, with the Contractor, is under common control of another person or entity;
- any responsible official of the Disclosing Party, any Contractor or any Affiliated Entity or any other official, agent or employee of the Disclosing Party, any Contractor or any Affiliated Entity, acting pursuant to the direction or authorization of a responsible official of the Disclosing Party, any Contractor or any Affiliated Entity (collectively "Agents").

Neither the Disclosing Party, nor any Contractor, nor any Affiliated Entity of either the Disclosing Party or any Contractor, nor any Agents have, during the 5 years before the date of this EDS, or, with respect to a Contractor, an Affiliated Entity, or an Affiliated Entity of a Contractor during the 5 years before the date of such Contractor's or Affiliated Entity's contract or engagement in connection with the Matter:

- a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;
  - b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or
  - c. made an admission of such conduct described in subparagraph (a) or (b) above that is a matter of record, but have not been prosecuted for such conduct; or
  - d. violated the provisions referenced in MCC Subsection 2-92-320(a)(4)(Contracts Requiring a Base Wage); (a)(5)(Debarment Regulations); or (a)(6)(Minimum Wage Ordinance).
6. Neither the Disclosing Party, nor any Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.
7. Neither the Disclosing Party nor any Affiliated Entity is listed on a Sanctions List maintained by the United States Department of Commerce, State, or Treasury, or any successor federal agency.
8. [FOR APPLICANT ONLY] (i) Neither the Applicant nor any "controlling person" [see MCC Chapter 1-23, Article I for applicability and defined terms] of the Applicant is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any "sister agency"; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If MCC Chapter 1-23, Article I applies to the Applicant, that Article's permanent compliance timeframe supersedes 5-year compliance timeframes in this Section V.
9. [FOR APPLICANT ONLY] The Applicant and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed as having an active exclusion by the U.S. EPA on the federal System for Award Management ("SAM").
10. [FOR APPLICANT ONLY] The Applicant will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in Certifications (2) and (9) above and will not, without the prior written consent of the City, use any such

contractor/subcontractor that does not provide such certifications or that the Applicant has reason to believe has not provided or cannot provide truthful certifications.

11. If the Disclosing Party is unable to certify to any of the above statements in this Part B (Further Certifications), the Disclosing Party must explain below:

See attached BMO's Supplemental Information

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If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

12. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all current employees of the Disclosing Party who were, at any time during the 12-month period preceding the date of this EDS, an employee, or elected or appointed official, of the City of Chicago (if none, indicate with "N/A" or "none").

N/A

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13. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all gifts that the Disclosing Party has given or caused to be given, at any time during the 12-month period preceding the execution date of this EDS, to an employee, or elected or appointed official, of the City of Chicago. For purposes of this statement, a "gift" does not include: (i) anything made generally available to City employees or to the general public, or (ii) food or drink provided in the course of official City business and having a retail value of less than \$25 per recipient, or (iii) a political contribution otherwise duly reported as required by law (if none, indicate with "N/A" or "none"). As to any gift listed below, please also list the name of the City recipient.

N/A

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### C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

1. The Disclosing Party certifies that the Disclosing Party (check one)

is             is not

a "financial institution" as defined in MCC Section 2-32-455(b).

2. If the Disclosing Party IS a financial institution, then the Disclosing Party pledges:

"We are not and will not become a predatory lender as defined in MCC Chapter 2-32. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in MCC Chapter 2-32. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of the privilege of doing business with the City."

If the Disclosing Party is unable to make this pledge because it or any of its affiliates (as defined in MCC Section 2-32-455(b)) is a predatory lender within the meaning of MCC Chapter 2-32, explain here (attach additional pages if necessary):

N/A

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If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

**D. CERTIFICATION REGARDING FINANCIAL INTEREST IN CITY BUSINESS**

Any words or terms defined in MCC Chapter 2-156 have the same meanings if used in this Part D.

1. In accordance with MCC Section 2-156-110: To the best of the Disclosing Party's knowledge after reasonable inquiry, does any official or employee of the City have a financial interest in his or her own name or in the name of any other person or entity in the Matter?

Yes                       No

NOTE: If you checked "Yes" to Item D(1), proceed to Items D(2) and D(3). If you checked "No" to Item D(1), skip Items D(2) and D(3) and proceed to Part E.

2. Unless sold pursuant to a process of competitive bidding, or otherwise permitted, no City elected official or employee shall have a financial interest in his or her own name or in the name of any other person or entity in the purchase of any property that (i) belongs to the City, or (ii) is sold for taxes or assessments, or (iii) is sold by virtue of legal process at the suit of the City (collectively, "City Property Sale"). Compensation for property taken pursuant to the City's eminent domain power does not constitute a financial interest within the meaning of this Part D.

Does the Matter involve a City Property Sale?

Yes                       No

3. If you checked "Yes" to Item D(1), provide the names and business addresses of the City officials or employees having such financial interest and identify the nature of the financial interest:

Name	Business Address	Nature of Financial Interest
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4. The Disclosing Party further certifies that no prohibited financial interest in the Matter will be acquired by any City official or employee.



E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

Please check either (1) or (2) below. If the Disclosing Party checks (2), the Disclosing Party must disclose below or in an attachment to this EDS all information required by (2). Failure to comply with these disclosure requirements may make any contract entered into with the City in connection with the Matter voidable by the City.

X 1. The Disclosing Party verifies that the Disclosing Party has searched any and all records of the Disclosing Party and any and all predecessor entities regarding records of investments or profits from slavery or slaveholder insurance policies during the slavery era (including insurance policies issued to slaveholders that provided coverage for damage to or injury or death of their slaves), and the Disclosing Party has found no such records.

     2. The Disclosing Party verifies that, as a result of conducting the search in step (1) above, the Disclosing Party has found records of investments or profits from slavery or slaveholder insurance policies. The Disclosing Party verifies that the following constitutes full disclosure of all such records, including the names of any and all slaves or slaveholders described in those records:

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**SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS**

**NOTE: If the Matter is federally funded, complete this Section VI. If the Matter is not federally funded, proceed to Section VII. For purposes of this Section VI, tax credits allocated by the City and proceeds of debt obligations of the City are not federal funding.**

A. CERTIFICATION REGARDING LOBBYING

1. List below the names of all persons or entities registered under the federal Lobbying Disclosure Act of 1995, as amended, who have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter: (Add sheets if necessary):

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(If no explanation appears or begins on the lines above, or if the letters "NA" or if the word "None" appear, it will be conclusively presumed that the Disclosing Party means that NO persons or entities registered under the Lobbying Disclosure Act of 1995, as amended, have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter.)

2. The Disclosing Party has not spent and will not expend any federally appropriated funds to pay any person or entity listed in paragraph A(1) above for his or her lobbying activities or to pay any person or entity to influence or attempt to influence an officer or employee of any agency, as defined by applicable federal law, a member of Congress, an officer or employee of Congress, or an employee

of a member of Congress, in connection with the award of any federally funded contract, making any federally funded grant or loan, entering into any cooperative agreement, or to extend, continue, renew, amend, or modify any federally funded contract, grant, loan, or cooperative agreement.

3. The Disclosing Party will submit an updated certification at the end of each calendar quarter in which there occurs any event that materially affects the accuracy of the statements and information set forth in paragraphs A(1) and A(2) above.

4. The Disclosing Party certifies that either: (i) it is not an organization described in section 501(c)(4) of the Internal Revenue Code of 1986; or (ii) it is an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 but has not engaged and will not engage in "Lobbying Activities," as that term is defined in the Lobbying Disclosure Act of 1995, as amended.

5. If the Disclosing Party is the Applicant, the Disclosing Party must obtain certifications equal in form and substance to paragraphs A(1) through A(4) above from all subcontractors before it awards any subcontract and the Disclosing Party must maintain all such subcontractors' certifications for the duration of the Matter and must make such certifications promptly available to the City upon request.

#### B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

If the Matter is federally funded, federal regulations require the Applicant and all proposed subcontractors to submit the following information with their bids or in writing at the outset of negotiations.

Is the Disclosing Party the Applicant?

Yes

No

If "Yes," answer the three questions below:

1. Have you developed and do you have on file affirmative action programs pursuant to applicable federal regulations? (See 41 CFR Part 60-2.)

Yes

No

2. Have you filed with the Joint Reporting Committee, the Director of the Office of Federal Contract Compliance Programs, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements?

Yes

No

Reports not required

3. Have you participated in any previous contracts or subcontracts subject to the equal opportunity clause?

Yes

No

If you checked "No" to question (1) or (2) above, please provide an explanation:

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## SECTION VII -- FURTHER ACKNOWLEDGMENTS AND CERTIFICATION

The Disclosing Party understands and agrees that:

A. The certifications, disclosures, and acknowledgments contained in this EDS will become part of any contract or other agreement between the Applicant and the City in connection with the Matter, whether procurement, City assistance, or other City action, and are material inducements to the City's execution of any contract or taking other action with respect to the Matter. The Disclosing Party understands that it must comply with all statutes, ordinances, and regulations on which this EDS is based.

B. The City's Governmental Ethics Ordinance, MCC Chapter 2-156, imposes certain duties and obligations on persons or entities seeking City contracts, work, business, or transactions. The full text of this ordinance and a training program is available on line at [www.cityofchicago.org/Ethics](http://www.cityofchicago.org/Ethics), and may also be obtained from the City's Board of Ethics, 740 N. Sedgwick St., Suite 500, Chicago, IL 60610, (312) 744-9660. The Disclosing Party must comply fully with this ordinance.

C. If the City determines that any information provided in this EDS is false, incomplete or inaccurate, any contract or other agreement in connection with which it is submitted may be rescinded or be void or voidable, and the City may pursue any remedies under the contract or agreement (if not rescinded or void), at law, or in equity, including terminating the Disclosing Party's participation in the Matter and/or declining to allow the Disclosing Party to participate in other City transactions. Remedies at law for a false statement of material fact may include incarceration and an award to the City of treble damages.

D. It is the City's policy to make this document available to the public on its Internet site and/or upon request. Some or all of the information provided in, and appended to, this EDS may be made publicly available on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing this EDS, the Disclosing Party waives and releases any possible rights or claims which it may have against the City in connection with the public release of information contained in this EDS and also authorizes the City to verify the accuracy of any information submitted in this EDS.

E. The information provided in this EDS must be kept current. In the event of changes, the Disclosing Party must supplement this EDS up to the time the City takes action on the Matter. If the Matter is a contract being handled by the City's Department of Procurement Services, the Disclosing Party must update this EDS as the contract requires. **NOTE:** With respect to Matters subject to MCC Chapter 1-23, Article I (imposing **PERMANENT INELIGIBILITY** for certain specified offenses), the information provided herein regarding eligibility must be kept current for a longer period, as required by MCC Chapter 1-23 and Section 2-154-020.

**CERTIFICATION**

Under penalty of perjury, the person signing below: (1) warrants that he/she is authorized to execute this EDS, and all applicable Appendices, on behalf of the Disclosing Party, and (2) warrants that all certifications and statements contained in this EDS, and all applicable Appendices, are true, accurate and complete as of the date furnished to the City.

Bank of Montreal

\_\_\_\_\_  
(Print or type exact legal name of Disclosing Party)

By: *David R. Casper*  
(Sign here)

David R. Casper  
(Print or type name of person signing)

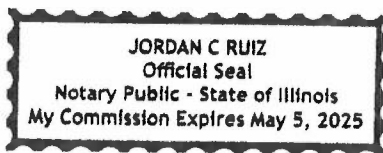
EVP and Group Head, Commercial Banking  
(Print or type title of person signing)

Signed and sworn to before me on (date) November 4, 2022,

at Cook County, ILLINOIS (state).

*Jordan C. Ruiz*  
Notary Public

Commission expires: May 5, 2025



**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX A**

**FAMILIAL RELATIONSHIPS WITH ELECTED CITY OFFICIALS  
AND DEPARTMENT HEADS**

**This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5%. It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.**

Under MCC Section 2-154-015, the Disclosing Party must disclose whether such Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently has a "familial relationship" with any elected city official or department head. A "familial relationship" exists if, as of the date this EDS is signed, the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof is related to the mayor, any alderman, the city clerk, the city treasurer or any city department head as spouse or domestic partner or as any of the following, whether by blood or adoption: parent, child, brother or sister, aunt or uncle, niece or nephew, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather or stepmother, stepson or stepdaughter, stepbrother or stepsister or half-brother or half-sister.

"Applicable Party" means (1) all executive officers of the Disclosing Party listed in Section II.B.1.a., if the Disclosing Party is a corporation; all partners of the Disclosing Party, if the Disclosing Party is a general partnership; all general partners and limited partners of the Disclosing Party, if the Disclosing Party is a limited partnership; all managers, managing members and members of the Disclosing Party, if the Disclosing Party is a limited liability company; (2) all principal officers of the Disclosing Party; and (3) any person having more than a 7.5% ownership interest in the Disclosing Party. "Principal officers" means the president, chief operating officer, executive director, chief financial officer, treasurer or secretary of a legal entity or any person exercising similar authority.

Does the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently have a "familial relationship" with an elected city official or department head?

Yes

No, to the best of the Disclosing Party's Knowledge

If yes, please identify below (1) the name and title of such person, (2) the name of the legal entity to which such person is connected; (3) the name and title of the elected city official or department head to whom such person has a familial relationship, and (4) the precise nature of such familial relationship.

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**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX B**

**BUILDING CODE SCOFFLAW/PROBLEM LANDLORD CERTIFICATION**

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5% (an "Owner"). It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

1. Pursuant to MCC Section 2-154-010, is the Applicant or any Owner identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes                       No

2. If the Applicant is a legal entity publicly traded on any exchange, is any officer or director of the Applicant identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes                       No             The Applicant is not publicly traded on any exchange.

3. If yes to (1) or (2) above, please identify below the name of each person or legal entity identified as a building code scofflaw or problem landlord and the address of each building or buildings to which the pertinent code violations apply.

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**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX C**

**PROHIBITION ON WAGE & SALARY HISTORY SCREENING - CERTIFICATION**

This Appendix is to be completed only by an Applicant that is completing this EDS as a “contractor” as defined in MCC Section 2-92-385. That section, which should be consulted ([www.amlegal.com](http://www.amlegal.com)), generally covers a party to any agreement pursuant to which they: (i) receive City of Chicago funds in consideration for services, work or goods provided (including for legal or other professional services), or (ii) pay the City money for a license, grant or concession allowing them to conduct a business on City premises.

On behalf of an Applicant that is a contractor pursuant to MCC Section 2-92-385, I hereby certify that the Applicant is in compliance with MCC Section 2-92-385(b)(1) and (2), which prohibit: (i) screening job applicants based on their wage or salary history, or (ii) seeking job applicants’ wage or salary history from current or former employers. I also certify that the Applicant has adopted a policy that includes those prohibitions.

Yes

No

N/A – I am not an Applicant that is a “contractor” as defined in MCC Section 2-92-385.

This certification shall serve as the affidavit required by MCC Section 2-92-385(c)(1).

If you checked “no” to the above, please explain.

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Exhibit A

With respect to Section II(B)(2): We note that the stock of Bank of Montreal is traded publicly on the New York and Toronto stock exchanges. Its owners thus fluctuate daily in accordance with market trading activity.

With respect to Section III: The Disclosing Party and its affiliates are a commercial and corporate bank and from time to time offer and provide services to the City of Chicago's elected officials and employees and their spouses/domestic partners. In those instances, the Disclosing Party and its affiliates charge normal and customary fees. The Disclosing Party and its affiliates also from time to time contract with companies or firms associated with City officials and employees and their spouses/domestic partners. Such contracts are entered into on an arm's length basis.

With respect to Section V(A): To the best of the Disclosing Party's knowledge.

With respect to Section V(B)(2): The Disclosing Party, to the best of its knowledge, certifies the statements contained in Section V(B)(2) that (i) it is not delinquent in the payment of any material tax administered by the Illinois Department of Revenue and (ii) neither the Disclosing Party nor its affiliates are delinquent in paying any material fine, fee, tax or other charge owed to the City of Chicago except for possible delinquencies in paying a fine, fee, tax or other charge related to (i) property mortgaged to the Disclosing Party or its affiliates, (ii) property owned by the Disclosing Party or its affiliates and leased to others, (iii) foreclosed property now owned by the Disclosing Party or its affiliates, (iv) property owned or held by the Disclosing Party or its affiliates as a fiduciary or nominee and (v) fines, fees, taxes or other charges that are being contested in good faith by the Disclosing Party or its affiliates by appropriate legal proceeding.

With respect to Section V(B)(3): The Disclosing Party certifies the accuracy of the statements contained in Section V, paragraph B(3)(a) through and including B(3)(e) only as to itself. The Disclosing Party certifies that to the best of the Disclosing Party's knowledge such statements are accurate with respect to the executive officers and directors of the Disclosing Party. With respect to Section V(B)(3)(b) and V(B)(3)(e), the Disclosing Party may have been adjudged guilty, had a civil judgment rendered against it or found liable in a civil proceeding or civil action within the five years preceding the date of this EDS. The Disclosing Party certifies that none of these judgments, individually or in the aggregate, would have a material adverse effect on its or the Applicant's financial condition or the ability of the Applicant to perform under its contract with the City. In addition, to the best of the Disclosing Party's knowledge, the Disclosing Party has not, in the past five years, been found after a judicial or administrative hearing to be in violation of any environmental law or regulation, except for possible violations related to (i) property mortgaged to the Disclosing Party, (ii) property owned by the Disclosing Party and leased to others, (iii) foreclosed property now owned by the Disclosing Party and (iv) property owned or held by the Disclosing Party as a fiduciary or nominee. The Disclosing Party's operations are conducted at numerous owned and leased locations throughout the world. From time to time, the Disclosing Party is cited for not being in compliance with an environmental law or regulation. These matters are generally routine and are promptly addressed by the Disclosing Party.



With respect to Section V(B)(5): The Disclosing Party certifies the accuracy of the statements contained in Section V(B)(5)(a) through and including (d) only as to itself. The Disclosing Party also certifies that, to the best of the Disclosing Party's knowledge, such statements are accurate with respect to any (i) Contractor hired by the Disclosing Party specifically for the Matter, (ii) Affiliated Entity of the Disclosing Party or any such Contractor or (iii) Agent directly involved in the Matter.

With respect to Section V(B)(6): The Disclosing Party certifies the accuracy of the statements contained in Section V(B)(6) only as to itself. The Disclosing Party also certifies that, to the best of the Disclosing Party's knowledge, such statements are accurate with respect to (i) any Affiliated Entity, (ii) any Contractor hired by the Disclosing Party specifically for the Matter, or (iii) any employee, official, agent or partner (in each case who is directly involved in the Matter) of the Disclosing Party, any such Affiliated Entity or any such Contractor.

With respect to Section V(B)(8): The Applicant certifies the accuracy of the statements contained in Section V(B)(8) only as to itself, its directors, the other individuals listed in Section II(B)(1) of this EDS, and each person that controls, directly or indirectly through one or more intermediate ownership entities, the day-to-day management of any business entity.

#### D. CERTIFICATION REGARDING INTEREST IN CITY BUSINESS

As to the disclosure set forth in Section V, paragraph D.4., the Disclosing Party cannot (and does not) make the certification required because the Disclosing Party does not and will not have control over all means of acquiring a financial interest in the Matter.

#### CITY OF CHICAGO ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT APPENDIX B

With respect to 2: To the best of the Disclosing Party's knowledge.

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank N A		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Janice	May	Babiak					√	
Daniel	David	Barclay						√
Carolyn	Andrea	Booth		√		√		
Sophie		Brochu					√	
Craig	Wyeth	Broderick					√	
David	Robert	Casper	√	√	√	√		√
Adela	Margarita	Cepeda	√		√			
Kevin	Michael	Connelly			√			
Diane	Louise	Cooper	√		√			
George	Alexander	Cope			√		√	
Patrick	Paul Frederick	Cronin						√
Stephen	John	Dent					√	
Christine	Annette	Edwards	√		√		√	
Martin	Stewart	Eichenbaum					√	
Donald	Barry	Erickson		√		√		
Cameron	McAskile	Fowler			√			√
Darrel	Harris	Hackett	√	√		√		
David	Edwin	Harquail					√	
Sharon	Marie	Haward-Laird						√

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank NA		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Linda	Susan	Huber					√	
Erminia		Johannson		√		√		√
Deland	Penjani	Kamanga						√
Eric	Richer	La Flèche					√	
Mona	Elizabeth	Malone						√
Daniel	John	Marszalek		√		√		
Charles	Raymond	Matthews	√		√			
Lorraine		Mitchelmore					√	
Rahul		Nalgirkar		√		√		
Donna	L.	Parish		√		√		
Madhu		Ranganathan					√	
John	E.	Rau			√			
Brad	Anders	Rothbaum				√		
John	Stephen	Shiely	√		√			
Alan		Tannenbaum				√		

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank NA		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Steve	Loyd	Tennyson						√
Victor	Yat Wai	Tung		√		√		
Tayfun		Tuzun						√
Michael	Joseph	Van Handel	√		√			
George	Frederick	Walz		√		√		
Raymond	Clark	Whitacre		√		√		
William	Darryl	White			√		√	√
Ann Marie		Wright		√		√		

**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT  
AND AFFIDAVIT**

**SECTION I – GENERAL INFORMATION**

A. Legal name of the Disclosing Party submitting this EDS. Include d/b/a/ if applicable:

BMO Financial Corp

**Check ONE of the following three boxes:**

Indicate whether the Disclosing Party submitting this EDS is:

1.  the Applicant  
OR

2.  a legal entity currently holding, or anticipated to hold within six months after City action on the contract, transaction or other undertaking to which this EDS pertains (referred to below as the "Matter"), a direct or indirect interest in excess of 7.5% in the Applicant. State the Applicant's legal name: BMO Harris Bank NA

OR

3.  a legal entity with a direct or indirect right of control of the Applicant (see Section II(B)(1))  
State the legal name of the entity in which the Disclosing Party holds a right of control:

B. Business address of the Disclosing Party: 320 S. Canal Street  
Chicago, IL 60606

C. Telephone: 312-461-2178 Fax: 312-293-5811 Email: ronald.redd@bmo.com

D. Name of contact person: Ron Redd

E. Federal Employer Identification No. (if you have one): 51-0275712

F. Brief description of the Matter to which this EDS pertains. (Include project number and location of property, if applicable):

Designation as a 2023 Municipal Depository for City of Chicago

G. Which City agency or department is requesting this EDS? Finance

If the Matter is a contract being handled by the City's Department of Procurement Services, please complete the following:

Specification # \_\_\_\_\_ and Contract # \_\_\_\_\_

**SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS**

**A. NATURE OF THE DISCLOSING PARTY**

1. Indicate the nature of the Disclosing Party:

- |   |  |
|---|--|
| <input type="checkbox"/> Person   | <input type="checkbox"/> Limited liability company       |
| <input type="checkbox"/> Publicly registered business corporation       | <input type="checkbox"/> Limited liability partnership   |
| <input checked="" type="checkbox"/> Privately held business corporation | <input type="checkbox"/> Joint venture                   |
| <input type="checkbox"/> Sole proprietorship                            | <input type="checkbox"/> Not-for-profit corporation      |
| <input type="checkbox"/> General partnership                            | (Is the not-for-profit corporation also a 501(c)(3))?    |
| <input type="checkbox"/> Limited partnership                            | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Trust  | <input type="checkbox"/> Other (please specify)          |

2. For legal entities, the state (or foreign country) of incorporation or organization, if applicable:

Delaware

3. For legal entities not organized in the State of Illinois: Has the organization registered to do business in the State of Illinois as a foreign entity?

- Yes                       No                       Organized in Illinois

**B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:**

1. List below the full names and titles, if applicable, of: (i) all executive officers and all directors of the entity; (ii) **for not-for-profit corporations**, all members, if any, which are legal entities (if there are no such members, write "no members which are legal entities"); (iii) **for trusts, estates or other similar entities**, the trustee, executor, administrator, or similarly situated party; (iv) **for general or limited partnerships, limited liability companies, limited liability partnerships or joint ventures**, each general partner, managing member, manager or any other person or legal entity that directly or indirectly controls the day-to-day management of the Applicant.

**NOTE:** Each legal entity listed below must submit an EDS on its own behalf.

Name	Title
------	-------

See the attached list of Officers and Directors

2. Please provide the following information concerning each person or legal entity having a direct or indirect, current or prospective (i.e. within 6 months after City action) beneficial interest (including ownership) in excess of 7.5% of the Applicant. Examples of such an interest include shares in a corporation, partnership interest in a partnership or joint venture, interest of a member or manager in a

limited liability company, or interest of a beneficiary of a trust, estate or other similar entity. If none, state "None."

**NOTE:** Each legal entity listed below may be required to submit an EDS on its own behalf.

Name	Business Address	Percentage Interest in the Applicant
Bank of Montreal	First Canadian Place, 21 <sup>st</sup> Floor	100%
100 King St. West, Toronto, Ontario M5X1A1		

**SECTION III -- INCOME OR COMPENSATION TO, OR OWNERSHIP BY, CITY ELECTED OFFICIALS**

Has the Disclosing Party provided any income or compensation to any City elected official during the 12-month period preceding the date of this EDS?  Yes  No

Does the Disclosing Party reasonably expect to provide any income or compensation to any City elected official during the 12-month period following the date of this EDS?  Yes  No

If "yes" to either of the above, please identify below the name(s) of such City elected official(s) and describe such income or compensation:

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Does any City elected official or, to the best of the Disclosing Party's knowledge after reasonable inquiry, any City elected official's spouse or domestic partner, have a financial interest (as defined in Chapter 2-156 of the Municipal Code of Chicago ("MCC")) in the Disclosing Party?

Yes  No

If "yes," please identify below the name(s) of such City elected official(s) and/or spouse(s)/domestic partner(s) and describe the financial interest(s).

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**SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES**

The Disclosing Party must disclose the name and business address of each subcontractor, attorney, lobbyist (as defined in MCC Chapter 2-156), accountant, consultant and any other person or entity whom the Disclosing Party has retained or expects to retain in connection with the Matter, as well as the nature of the relationship, and the total amount of the fees paid or estimated to be paid. The Disclosing Party is not required to disclose employees who are paid solely through the Disclosing Party's regular payroll. If the Disclosing Party is uncertain whether a disclosure is required under this Section, the Disclosing Party must either ask the City whether disclosure is required or make the disclosure.

Name (indicate whether retained or anticipated to be retained )	Business Address	Relationship to Disclosing Party (subcontractor, attorney, lobbyist, etc.)	Fees (indicate whether paid or estimated.) NOTE: "hourly rate" or "t.b.d" is not an acceptable response.
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(Add sheets if necessary)

Check here if the Disclosing Party has not retained, nor expects to retain, any such persons or entities.

**SECTION V -- CERTIFICATIONS**

**A. COURT-ORDERED CHILD SUPPORT COMPLIANCE**

Under MCC Section 2-92-415, substantial owners of business entities that contract with the City must remain in compliance with their child support obligations throughout the contract's term.

Has any person who directly or indirectly owns 10% or more of the Disclosing Party been declared in arrearage on any child support obligations by any Illinois court of competent jurisdiction?

Yes     No     No person directly or indirectly owns 10% or more of the Disclosing Party.

If "Yes," has the person entered into a court-approved agreement for payment of all support owed and is the person in compliance with that agreement?

Yes     No

**B. FURTHER CERTIFICATIONS**

1. [This paragraph 1 applies only if the Matter is a contract being handled by the City's Department of Procurement Services.] In the 5-year period preceding the date of this EDS, neither the Disclosing Party nor any Affiliated Entity [see definition in (5) below] has engaged, in connection with the performance of any public contract, the services of an integrity monitor, independent private sector inspector general, or integrity compliance consultant (i.e., an individual or entity with legal, auditing, investigative, or other similar skills, designated by a public agency to help the agency monitor the activity of specified agency vendors as well as help the vendors reform their business practices so they can be considered for agency contracts in the future, or continue with a contract in progress).

2. The Disclosing Party and its Affiliated Entities are not delinquent in the payment of any fine, fee, tax or other source of indebtedness owed to the City of Chicago, including, but not limited to, water and sewer charges, license fees, parking tickets, property taxes and sales taxes, nor is the Disclosing Party delinquent in the payment of any tax administered by the Illinois Department of Revenue.



3. The Disclosing Party and, if the Disclosing Party is a legal entity, all of those persons or entities identified in Section II(B)(1) of this EDS:

- a. are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from any transactions by any federal, state or local unit of government;
- b. have not, during the 5 years before the date of this EDS, been convicted of a criminal offense, adjudged guilty, or had a civil judgment rendered against them in connection with: obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; a violation of federal or state antitrust statutes; fraud; embezzlement; theft; forgery; bribery; falsification or destruction of records; making false statements; or receiving stolen property;
- c. are not presently indicted for, or criminally or civilly charged by, a governmental entity (federal, state or local) with committing any of the offenses set forth in subparagraph (b) above;
- d. have not, during the 5 years before the date of this EDS, had one or more public transactions (federal, state or local) terminated for cause or default; and
- e. have not, during the 5 years before the date of this EDS, been convicted, adjudged guilty, or found liable in a civil proceeding, or in any criminal or civil action, including actions concerning environmental violations, instituted by the City or by the federal government, any state, or any other unit of local government.

4. The Disclosing Party understands and shall comply with the applicable requirements of MCC Chapters 2-56 (Inspector General) and 2-156 (Governmental Ethics).

5. Certifications (5), (6) and (7) concern:

- the Disclosing Party;
- any "Contractor" (meaning any contractor or subcontractor used by the Disclosing Party in connection with the Matter, including but not limited to all persons or legal entities disclosed under Section IV, "Disclosure of Subcontractors and Other Retained Parties");
- any "Affiliated Entity" (meaning a person or entity that, directly or indirectly: controls the Disclosing Party, is controlled by the Disclosing Party, or is, with the Disclosing Party, under common control of another person or entity). Indicia of control include, without limitation: interlocking management or ownership; identity of interests among family members, shared facilities and equipment; common use of employees; or organization of a business entity following the ineligibility of a business entity to do business with federal or state or local government, including the City, using substantially the same management, ownership, or principals as the ineligible entity. With respect to Contractors, the term Affiliated Entity means a person or entity that directly or indirectly controls the Contractor, is controlled by it, or, with the Contractor, is under common control of another person or entity;
- any responsible official of the Disclosing Party, any Contractor or any Affiliated Entity or any other official, agent or employee of the Disclosing Party, any Contractor or any Affiliated Entity, acting pursuant to the direction or authorization of a responsible official of the Disclosing Party, any Contractor or any Affiliated Entity (collectively "Agents").

Neither the Disclosing Party, nor any Contractor, nor any Affiliated Entity of either the Disclosing Party or any Contractor, nor any Agents have, during the 5 years before the date of this EDS, or, with respect to a Contractor, an Affiliated Entity, or an Affiliated Entity of a Contractor during the 5 years before the date of such Contractor's or Affiliated Entity's contract or engagement in connection with the Matter:

- a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;
  - b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or
  - c. made an admission of such conduct described in subparagraph (a) or (b) above that is a matter of record, but have not been prosecuted for such conduct; or
  - d. violated the provisions referenced in MCC Subsection 2-92-320(a)(4)(Contracts Requiring a Base Wage); (a)(5)(Debarment Regulations); or (a)(6)(Minimum Wage Ordinance).
6. Neither the Disclosing Party, nor any Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.
7. Neither the Disclosing Party nor any Affiliated Entity is listed on a Sanctions List maintained by the United States Department of Commerce, State, or Treasury, or any successor federal agency.
8. [FOR APPLICANT ONLY] (i) Neither the Applicant nor any "controlling person" [see MCC Chapter 1-23, Article I for applicability and defined terms] of the Applicant is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any "sister agency"; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If MCC Chapter 1-23, Article I applies to the Applicant, that Article's permanent compliance timeframe supersedes 5-year compliance timeframes in this Section V.
9. [FOR APPLICANT ONLY] The Applicant and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed as having an active exclusion by the U.S. EPA on the federal System for Award Management ("SAM").
10. [FOR APPLICANT ONLY] The Applicant will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in Certifications (2) and (9) above and will not, without the prior written consent of the City, use any such

contractor/subcontractor that does not provide such certifications or that the Applicant has reason to believe has not provided or cannot provide truthful certifications.

11. If the Disclosing Party is unable to certify to any of the above statements in this Part B (Further Certifications), the Disclosing Party must explain below:

See attached BMO's Supplemental Information

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If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

12. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all current employees of the Disclosing Party who were, at any time during the 12-month period preceding the date of this EDS, an employee, or elected or appointed official, of the City of Chicago (if none, indicate with "N/A" or "none").

N/A

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13. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all gifts that the Disclosing Party has given or caused to be given, at any time during the 12-month period preceding the execution date of this EDS, to an employee, or elected or appointed official, of the City of Chicago. For purposes of this statement, a "gift" does not include: (i) anything made generally available to City employees or to the general public, or (ii) food or drink provided in the course of official City business and having a retail value of less than \$25 per recipient, or (iii) a political contribution otherwise duly reported as required by law (if none, indicate with "N/A" or "none"). As to any gift listed below, please also list the name of the City recipient.

N/A

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### C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

1. The Disclosing Party certifies that the Disclosing Party (check one)  
[ X ] is            [ ] is not

a "financial institution" as defined in MCC Section 2-32-455(b).

2. If the Disclosing Party IS a financial institution, then the Disclosing Party pledges:

"We are not and will not become a predatory lender as defined in MCC Chapter 2-32. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in MCC Chapter 2-32. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of the privilege of doing business with the City."

If the Disclosing Party is unable to make this pledge because it or any of its affiliates (as defined in MCC Section 2-32-455(b)) is a predatory lender within the meaning of MCC Chapter 2-32, explain here (attach additional pages if necessary):

N/A

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If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

**D. CERTIFICATION REGARDING FINANCIAL INTEREST IN CITY BUSINESS**

Any words or terms defined in MCC Chapter 2-156 have the same meanings if used in this Part D.

1. In accordance with MCC Section 2-156-110: To the best of the Disclosing Party's knowledge after reasonable inquiry, does any official or employee of the City have a financial interest in his or her own name or in the name of any other person or entity in the Matter?

Yes

No

NOTE: If you checked "Yes" to Item D(1), proceed to Items D(2) and D(3). If you checked "No" to Item D(1), skip Items D(2) and D(3) and proceed to Part E.

2. Unless sold pursuant to a process of competitive bidding, or otherwise permitted, no City elected official or employee shall have a financial interest in his or her own name or in the name of any other person or entity in the purchase of any property that (i) belongs to the City, or (ii) is sold for taxes or assessments, or (iii) is sold by virtue of legal process at the suit of the City (collectively, "City Property Sale"). Compensation for property taken pursuant to the City's eminent domain power does not constitute a financial interest within the meaning of this Part D.

Does the Matter involve a City Property Sale?

Yes

No

3. If you checked "Yes" to Item D(1), provide the names and business addresses of the City officials or employees having such financial interest and identify the nature of the financial interest:

Name	Business Address	Nature of Financial Interest
<hr/>		
<hr/>		
<hr/>		

4. The Disclosing Party further certifies that no prohibited financial interest in the Matter will be acquired by any City official or employee.

E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

Please check either (1) or (2) below. If the Disclosing Party checks (2), the Disclosing Party must disclose below or in an attachment to this EDS all information required by (2). Failure to comply with these disclosure requirements may make any contract entered into with the City in connection with the Matter voidable by the City.

X 1. The Disclosing Party verifies that the Disclosing Party has searched any and all records of the Disclosing Party and any and all predecessor entities regarding records of investments or profits from slavery or slaveholder insurance policies during the slavery era (including insurance policies issued to slaveholders that provided coverage for damage to or injury or death of their slaves), and the Disclosing Party has found no such records.

\_\_\_\_ 2. The Disclosing Party verifies that, as a result of conducting the search in step (1) above, the Disclosing Party has found records of investments or profits from slavery or slaveholder insurance policies. The Disclosing Party verifies that the following constitutes full disclosure of all such records, including the names of any and all slaves or slaveholders described in those records:

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SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

**NOTE: If the Matter is federally funded, complete this Section VI. If the Matter is not federally funded, proceed to Section VII. For purposes of this Section VI, tax credits allocated by the City and proceeds of debt obligations of the City are not federal funding.**

A. CERTIFICATION REGARDING LOBBYING

1. List below the names of all persons or entities registered under the federal Lobbying Disclosure Act of 1995, as amended, who have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter: (Add sheets if necessary):

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(If no explanation appears or begins on the lines above, or if the letters "NA" or if the word "None" appear, it will be conclusively presumed that the Disclosing Party means that NO persons or entities registered under the Lobbying Disclosure Act of 1995, as amended, have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter.)

2. The Disclosing Party has not spent and will not expend any federally appropriated funds to pay any person or entity listed in paragraph A(1) above for his or her lobbying activities or to pay any person or entity to influence or attempt to influence an officer or employee of any agency, as defined by applicable federal law, a member of Congress, an officer or employee of Congress, or an employee

of a member of Congress, in connection with the award of any federally funded contract, making any federally funded grant or loan, entering into any cooperative agreement, or to extend, continue, renew, amend, or modify any federally funded contract, grant, loan, or cooperative agreement.

3. The Disclosing Party will submit an updated certification at the end of each calendar quarter in which there occurs any event that materially affects the accuracy of the statements and information set forth in paragraphs A(1) and A(2) above.

4. The Disclosing Party certifies that either: (i) it is not an organization described in section 501(c)(4) of the Internal Revenue Code of 1986; or (ii) it is an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 but has not engaged and will not engage in "Lobbying Activities," as that term is defined in the Lobbying Disclosure Act of 1995, as amended.

5. If the Disclosing Party is the Applicant, the Disclosing Party must obtain certifications equal in form and substance to paragraphs A(1) through A(4) above from all subcontractors before it awards any subcontract and the Disclosing Party must maintain all such subcontractors' certifications for the duration of the Matter and must make such certifications promptly available to the City upon request.

#### B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

If the Matter is federally funded, federal regulations require the Applicant and all proposed subcontractors to submit the following information with their bids or in writing at the outset of negotiations.

Is the Disclosing Party the Applicant?

Yes  No

If "Yes," answer the three questions below:

1. Have you developed and do you have on file affirmative action programs pursuant to applicable federal regulations? (See 41 CFR Part 60-2.)

Yes  No

2. Have you filed with the Joint Reporting Committee, the Director of the Office of Federal Contract Compliance Programs, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements?

Yes  No  Reports not required

3. Have you participated in any previous contracts or subcontracts subject to the equal opportunity clause?

Yes  No

If you checked "No" to question (1) or (2) above, please provide an explanation:

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## SECTION VII -- FURTHER ACKNOWLEDGMENTS AND CERTIFICATION

The Disclosing Party understands and agrees that:

A. The certifications, disclosures, and acknowledgments contained in this EDS will become part of any contract or other agreement between the Applicant and the City in connection with the Matter, whether procurement, City assistance, or other City action, and are material inducements to the City's execution of any contract or taking other action with respect to the Matter. The Disclosing Party understands that it must comply with all statutes, ordinances, and regulations on which this EDS is based.

B. The City's Governmental Ethics Ordinance, MCC Chapter 2-156, imposes certain duties and obligations on persons or entities seeking City contracts, work, business, or transactions. The full text of this ordinance and a training program is available on line at [www.cityofchicago.org/Ethics](http://www.cityofchicago.org/Ethics), and may also be obtained from the City's Board of Ethics, 740 N. Sedgwick St., Suite 500, Chicago, IL 60610, (312) 744-9660. The Disclosing Party must comply fully with this ordinance.

C. If the City determines that any information provided in this EDS is false, incomplete or inaccurate, any contract or other agreement in connection with which it is submitted may be rescinded or be void or voidable, and the City may pursue any remedies under the contract or agreement (if not rescinded or void), at law, or in equity, including terminating the Disclosing Party's participation in the Matter and/or declining to allow the Disclosing Party to participate in other City transactions. Remedies at law for a false statement of material fact may include incarceration and an award to the City of treble damages.

D. It is the City's policy to make this document available to the public on its Internet site and/or upon request. Some or all of the information provided in, and appended to, this EDS may be made publicly available on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing this EDS, the Disclosing Party waives and releases any possible rights or claims which it may have against the City in connection with the public release of information contained in this EDS and also authorizes the City to verify the accuracy of any information submitted in this EDS.

E. The information provided in this EDS must be kept current. In the event of changes, the Disclosing Party must supplement this EDS up to the time the City takes action on the Matter. If the Matter is a contract being handled by the City's Department of Procurement Services, the Disclosing Party must update this EDS as the contract requires. **NOTE:** With respect to Matters subject to MCC Chapter 1-23, Article I (imposing **PERMANENT INELIGIBILITY** for certain specified offenses), the information provided herein regarding eligibility must be kept current for a longer period, as required by MCC Chapter 1-23 and Section 2-154-020.

**CERTIFICATION**

Under penalty of perjury, the person signing below: (1) warrants that he/she is authorized to execute this EDS, and all applicable Appendices, on behalf of the Disclosing Party, and (2) warrants that all certifications and statements contained in this EDS, and all applicable Appendices, are true, accurate and complete as of the date furnished to the City.

BMO Financial Corp

\_\_\_\_\_  
(Print or type exact legal name of Disclosing Party)

By: *David R. Casper*  
(Sign here)

David R. Casper

\_\_\_\_\_  
(Print or type name of person signing)

US CEO

\_\_\_\_\_  
(Print or type title of person signing)

Signed and sworn to before me on (date) November 4, 2022.

at Cook County, ILLINOIS (state).

*Jordan C. Ruiz*  
Notary Public

Commission expires: May 5, 2025





**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX A**

**FAMILIAL RELATIONSHIPS WITH ELECTED CITY OFFICIALS  
AND DEPARTMENT HEADS**

**This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5%. It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.**

Under MCC Section 2-154-015, the Disclosing Party must disclose whether such Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently has a "familial relationship" with any elected city official or department head. A "familial relationship" exists if, as of the date this EDS is signed, the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof is related to the mayor, any alderman, the city clerk, the city treasurer or any city department head as spouse or domestic partner or as any of the following, whether by blood or adoption: parent, child, brother or sister, aunt or uncle, niece or nephew, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather or stepmother, stepson or stepdaughter, stepbrother or stepsister or half-brother or half-sister.

"Applicable Party" means (1) all executive officers of the Disclosing Party listed in Section II.B.1.a., if the Disclosing Party is a corporation; all partners of the Disclosing Party, if the Disclosing Party is a general partnership; all general partners and limited partners of the Disclosing Party, if the Disclosing Party is a limited partnership; all managers, managing members and members of the Disclosing Party, if the Disclosing Party is a limited liability company; (2) all principal officers of the Disclosing Party; and (3) any person having more than a 7.5% ownership interest in the Disclosing Party. "Principal officers" means the president, chief operating officer, executive director, chief financial officer, treasurer or secretary of a legal entity or any person exercising similar authority.

Does the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently have a "familial relationship" with an elected city official or department head?

Yes

No, to the best of the Disclosing Party's Knowledge

If yes, please identify below (1) the name and title of such person, (2) the name of the legal entity to which such person is connected; (3) the name and title of the elected city official or department head to whom such person has a familial relationship, and (4) the precise nature of such familial relationship.

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**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX B**

**BUILDING CODE SCOFFLAW/PROBLEM LANDLORD CERTIFICATION**

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5% (an "Owner"). It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

1. Pursuant to MCC Section 2-154-010, is the Applicant or any Owner identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes                       No

2. If the Applicant is a legal entity publicly traded on any exchange, is any officer or director of the Applicant identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes                       No             The Applicant is not publicly traded on any exchange.

3. If yes to (1) or (2) above, please identify below the name of each person or legal entity identified as a building code scofflaw or problem landlord and the address of each building or buildings to which the pertinent code violations apply.

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**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX C**

**PROHIBITION ON WAGE & SALARY HISTORY SCREENING - CERTIFICATION**

This Appendix is to be completed only by an Applicant that is completing this EDS as a “contractor” as defined in MCC Section 2-92-385. That section, which should be consulted ([www.amlegal.com](http://www.amlegal.com)), generally covers a party to any agreement pursuant to which they: (i) receive City of Chicago funds in consideration for services, work or goods provided (including for legal or other professional services), or (ii) pay the City money for a license, grant or concession allowing them to conduct a business on City premises.

On behalf of an Applicant that is a contractor pursuant to MCC Section 2-92-385, I hereby certify that the Applicant is in compliance with MCC Section 2-92-385(b)(1) and (2), which prohibit: (i) screening job applicants based on their wage or salary history, or (ii) seeking job applicants’ wage or salary history from current or former employers. I also certify that the Applicant has adopted a policy that includes those prohibitions.

Yes

No

N/A – I am not an Applicant that is a “contractor” as defined in MCC Section 2-92-385.

This certification shall serve as the affidavit required by MCC Section 2-92-385(c)(1).

If you checked “no” to the above, please explain.

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Exhibit A

With respect to Section II(B)(2): We note that the stock of Bank of Montreal is traded publicly on the New York and Toronto stock exchanges. Its owners thus fluctuate daily in accordance with market trading activity.

With respect to Section III: The Disclosing Party and its affiliates are a commercial and corporate bank and from time to time offer and provide services to the City of Chicago's elected officials and employees and their spouses/domestic partners. In those instances, the Disclosing Party and its affiliates charge normal and customary fees. The Disclosing Party and its affiliates also from time to time contract with companies or firms associated with City officials and employees and their spouses/domestic partners. Such contracts are entered into on an arm's length basis.

With respect to Section V(A): To the best of the Disclosing Party's knowledge.

With respect to Section V(B)(2): The Disclosing Party, to the best of its knowledge, certifies the statements contained in Section V(B)(2) that (i) it is not delinquent in the payment of any material tax administered by the Illinois Department of Revenue and (ii) neither the Disclosing Party nor its affiliates are delinquent in paying any material fine, fee, tax or other charge owed to the City of Chicago except for possible delinquencies in paying a fine, fee, tax or other charge related to (i) property mortgaged to the Disclosing Party or its affiliates, (ii) property owned by the Disclosing Party or its affiliates and leased to others, (iii) foreclosed property now owned by the Disclosing Party or its affiliates, (iv) property owned or held by the Disclosing Party or its affiliates as a fiduciary or nominee and (v) fines, fees, taxes or other charges that are being contested in good faith by the Disclosing Party or its affiliates by appropriate legal proceeding.

With respect to Section V(B)(3): The Disclosing Party certifies the accuracy of the statements contained in Section V, paragraph B(3)(a) through and including B(3)(e) only as to itself. The Disclosing Party certifies that to the best of the Disclosing Party's knowledge such statements are accurate with respect to the executive officers and directors of the Disclosing Party. With respect to Section V(B)(3)(b) and V(B)(3)(e), the Disclosing Party may have been adjudged guilty, had a civil judgment rendered against it or found liable in a civil proceeding or civil action within the five years preceding the date of this EDS. The Disclosing Party certifies that none of these judgments, individually or in the aggregate, would have a material adverse effect on its or the Applicant's financial condition or the ability of the Applicant to perform under its contract with the City. In addition, to the best of the Disclosing Party's knowledge, the Disclosing Party has not, in the past five years, been found after a judicial or administrative hearing to be in violation of any environmental law or regulation, except for possible violations related to (i) property mortgaged to the Disclosing Party, (ii) property owned by the Disclosing Party and leased to others, (iii) foreclosed property now owned by the Disclosing Party and (iv) property owned or held by the Disclosing Party as a fiduciary or nominee. The Disclosing Party's operations are conducted at numerous owned and leased locations throughout the world. From time to time, the Disclosing Party is cited for not being in compliance with an environmental law or regulation. These matters are generally routine and are promptly addressed by the Disclosing Party.

With respect to Section V(B)(5): The Disclosing Party certifies the accuracy of the statements contained in Section V(B)(5)(a) through and including (d) only as to itself. The Disclosing Party also certifies that, to the best of the Disclosing Party's knowledge, such statements are accurate with respect to any (i) Contractor hired by the Disclosing Party specifically for the Matter, (ii) Affiliated Entity of the Disclosing Party or any such Contractor or (iii) Agent directly involved in the Matter.

With respect to Section V(B)(6): The Disclosing Party certifies the accuracy of the statements contained in Section V(B)(6) only as to itself. The Disclosing Party also certifies that, to the best of the Disclosing Party's knowledge, such statements are accurate with respect to (i) any Affiliated Entity, (ii) any Contractor hired by the Disclosing Party specifically for the Matter, or (iii) any employee, official, agent or partner (in each case who is directly involved in the Matter) of the Disclosing Party, any such Affiliated Entity or any such Contractor.

With respect to Section V(B)(8): The Applicant certifies the accuracy of the statements contained in Section V(B)(8) only as to itself, its directors, the other individuals listed in Section II(B)(1) of this EDS, and each person that controls, directly or indirectly through one or more intermediate ownership entities, the day-to-day management of any business entity.

#### D. CERTIFICATION REGARDING INTEREST IN CITY BUSINESS

As to the disclosure set forth in Section V, paragraph D.4., the Disclosing Party cannot (and does not) make the certification required because the Disclosing Party does not and will not have control over all means of acquiring a financial interest in the Matter.

#### CITY OF CHICAGO ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT APPENDIX B

With respect to 2: To the best of the Disclosing Party's knowledge.

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank N A		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Janice	May	Babiak					√	
Daniel	David	Barclay						√
Carolyn	Andrea	Booth		√		√		
Sophie		Brochu					√	
Craig	Wyeth	Broderick					√	
David	Robert	Casper	√	√	√	√		√
Adela	Margarita	Cepeda	√		√			
Kevin	Michael	Connelly			√			
Diane	Louise	Cooper	√		√			
George	Alexander	Cope			√		√	
Patrick	Paul Frederick	Cronin						√
Stephen	John	Dent					√	
Christine	Annette	Edwards	√		√		√	
Martin	Stewart	Eichenbaum					√	
Donald	Barry	Erickson		√		√		
Cameron	McAskile	Fowler			√			√
Darrel	Harris	Hackett	√	√		√		
David	Edwin	Harquail					√	
Sharon	Marie	Haward-Laird						√

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank NA		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Linda	Susan	Huber					√	
Erminia		Johannson		√		√		√
Deland	Penjani	Kamanga						√
Eric	Richer	La Flèche					√	
Mona	Elizabeth	Malone						√
Daniel	John	Marszalek		√		√		
Charles	Raymond	Matthews	√		√			
Lorraine		Mitchelmore					√	
Rahul		Nalgirkar		√		√		
Donna	L.	Parish		√		√		
Madhu		Ranganathan					√	
John	E.	Rau			√			
Brad	Anders	Rothbaum				√		
John	Stephen	Shiely	√		√			
Alan		Tannenbaum				√		

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank NA		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Steve	Loyd	Tennyson						√
Victor	Yat Wai	Tung		√		√		
Tayfun		Tuzun						√
Michael	Joseph	Van Handel	√		√			
George	Frederick	Walz		√		√		
Raymond	Clark	Whitacre		√		√		
William	Darryl	White			√		√	√
Ann Marie		Wright		√		√		



/

**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT  
AND AFFIDAVIT**

**SECTION I -- GENERAL INFORMATION**

A. Legal name of the Disclosing Party submitting this EDS. Include d/b/a/ if applicable:

BMO Harris Bank NA

**Check ONE of the following three boxes:**

Indicate whether the Disclosing Party submitting this EDS is:

1.  the Applicant  
OR

2.  a legal entity currently holding, or anticipated to hold within six months after City action on the contract, transaction or other undertaking to which this EDS pertains (referred to below as the "Matter"), a direct or indirect interest in excess of 7.5% in the Applicant. State the Applicant's legal name: \_\_\_\_\_

OR

3.  a legal entity with a direct or indirect right of control of the Applicant (see Section II(B)(1))  
State the legal name of the entity in which the Disclosing Party holds a right of control:  
\_\_\_\_\_

B. Business address of the Disclosing Party: 320 S. Canal Street

Chicago, IL 60603

C. Telephone: 312-461-2178 Fax: 312-293-5811 Email: ronald.redd@bmo.com

D. Name of contact person: Ron Redd

E. Federal Employer Identification No. (if you have one): 36-2085229

F. Brief description of the Matter to which this EDS pertains. (Include project number and location of property, if applicable):

Designation as a 2023 Municipal Depository for City of Chicago

G. Which City agency or department is requesting this EDS? Finance

If the Matter is a contract being handled by the City's Department of Procurement Services, please complete the following:

Specification # \_\_\_\_\_ and Contract # \_\_\_\_\_

**SECTION II -- DISCLOSURE OF OWNERSHIP INTERESTS**

**A. NATURE OF THE DISCLOSING PARTY**

1. Indicate the nature of the Disclosing Party:

- |   |  |
|---|--|
| <input type="checkbox"/> Person                                   | <input type="checkbox"/> Limited liability company         |
| <input type="checkbox"/> Publicly registered business corporation | <input type="checkbox"/> Limited liability partnership     |
| <input type="checkbox"/> Privately held business corporation      | <input type="checkbox"/> Joint venture                     |
| <input type="checkbox"/> Sole proprietorship                      | <input type="checkbox"/> Not-for-profit corporation        |
| <input type="checkbox"/> General partnership                      | (Is the not-for-profit corporation also a 501(c)(3))?      |
| <input type="checkbox"/> Limited partnership                      | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| <input type="checkbox"/> Trust                                    | <input checked="" type="checkbox"/> Other (please specify) |
|   | <u>National Association</u>                                |

2. For legal entities, the state (or foreign country) of incorporation or organization, if applicable:

United States

3. For legal entities not organized in the State of Illinois: Has the organization registered to do business in the State of Illinois as a foreign entity?

- Yes                       No                       Organized in Illinois

**B. IF THE DISCLOSING PARTY IS A LEGAL ENTITY:**

1. List below the full names and titles, if applicable, of: (i) all executive officers and all directors of the entity; (ii) **for not-for-profit corporations**, all members, if any, which are legal entities (if there are no such members, write "no members which are legal entities"); (iii) **for trusts, estates or other similar entities**, the trustee, executor, administrator, or similarly situated party; (iv) **for general or limited partnerships, limited liability companies, limited liability partnerships or joint ventures**, each general partner, managing member, manager or any other person or legal entity that directly or indirectly controls the day-to-day management of the Applicant.

**NOTE:** Each legal entity listed below must submit an EDS on its own behalf.

Name	Title
------	-------

See the attached list of Officers and Directors

2. Please provide the following information concerning each person or legal entity having a direct or indirect, current or prospective (i.e. within 6 months after City action) beneficial interest (including ownership) in excess of 7.5% of the Applicant. Examples of such an interest include shares in a corporation, partnership interest in a partnership or joint venture, interest of a member or manager in a

limited liability company, or interest of a beneficiary of a trust, estate or other similar entity. If none, state "None."

**NOTE:** Each legal entity listed below may be required to submit an EDS on its own behalf.

Name	Business Address	Percentage Interest in the Applicant
BMO Financial Corp	320 S. Canal Street	100%
	Chicago, IL 60606	

**SECTION III -- INCOME OR COMPENSATION TO, OR OWNERSHIP BY, CITY ELECTED OFFICIALS**

Has the Disclosing Party provided any income or compensation to any City elected official during the 12-month period preceding the date of this EDS?  Yes  No

Does the Disclosing Party reasonably expect to provide any income or compensation to any City elected official during the 12-month period following the date of this EDS?  Yes  No

If "yes" to either of the above, please identify below the name(s) of such City elected official(s) and describe such income or compensation:

\_\_\_\_\_  
\_\_\_\_\_

Does any City elected official or, to the best of the Disclosing Party's knowledge after reasonable inquiry, any City elected official's spouse or domestic partner, have a financial interest (as defined in Chapter 2-156 of the Municipal Code of Chicago ("MCC")) in the Disclosing Party?

Yes  No

If "yes," please identify below the name(s) of such City elected official(s) and/or spouse(s)/domestic partner(s) and describe the financial interest(s).

\_\_\_\_\_  
\_\_\_\_\_

**SECTION IV -- DISCLOSURE OF SUBCONTRACTORS AND OTHER RETAINED PARTIES**

The Disclosing Party must disclose the name and business address of each subcontractor, attorney, lobbyist (as defined in MCC Chapter 2-156), accountant, consultant and any other person or entity whom the Disclosing Party has retained or expects to retain in connection with the Matter, as well as the nature of the relationship, and the total amount of the fees paid or estimated to be paid. The Disclosing Party is not required to disclose employees who are paid solely through the Disclosing Party's regular payroll. If the Disclosing Party is uncertain whether a disclosure is required under this Section, the Disclosing Party must either ask the City whether disclosure is required or make the disclosure.

Name (indicate whether retained or anticipated to be retained )	Business Address	Relationship to Disclosing Party (subcontractor, attorney, lobbyist, etc.)	Fees ( <u>indicate whether paid or estimated.</u> ) <b>NOTE:</b> "hourly rate" or "t.b.d" is not an acceptable response.
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(Add sheets if necessary)

Check here if the Disclosing Party has not retained, nor expects to retain, any such persons or entities.

**SECTION V -- CERTIFICATIONS**

**A. COURT-ORDERED CHILD SUPPORT COMPLIANCE**

Under MCC Section 2-92-415, substantial owners of business entities that contract with the City must remain in compliance with their child support obligations throughout the contract's term.

Has any person who directly or indirectly owns 10% or more of the Disclosing Party been declared in arrearage on any child support obligations by any Illinois court of competent jurisdiction?

Yes     No     No person directly or indirectly owns 10% or more of the Disclosing Party.

If "Yes," has the person entered into a court-approved agreement for payment of all support owed and is the person in compliance with that agreement?

Yes     No

**B. FURTHER CERTIFICATIONS**

1. [This paragraph 1 applies only if the Matter is a contract being handled by the City's Department of Procurement Services.] In the 5-year period preceding the date of this EDS, neither the Disclosing Party nor any Affiliated Entity [see definition in (5) below] has engaged, in connection with the performance of any public contract, the services of an integrity monitor, independent private sector inspector general, or integrity compliance consultant (i.e., an individual or entity with legal, auditing, investigative, or other similar skills, designated by a public agency to help the agency monitor the activity of specified agency vendors as well as help the vendors reform their business practices so they can be considered for agency contracts in the future, or continue with a contract in progress).

2. The Disclosing Party and its Affiliated Entities are not delinquent in the payment of any fine, fee, tax or other source of indebtedness owed to the City of Chicago, including, but not limited to, water and sewer charges, license fees, parking tickets, property taxes and sales taxes, nor is the Disclosing Party delinquent in the payment of any tax administered by the Illinois Department of Revenue.

3. The Disclosing Party and, if the Disclosing Party is a legal entity, all of those persons or entities identified in Section II(B)(1) of this EDS:

- a. are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from any transactions by any federal, state or local unit of government;
- b. have not, during the 5 years before the date of this EDS, been convicted of a criminal offense, adjudged guilty, or had a civil judgment rendered against them in connection with: obtaining, attempting to obtain, or performing a public (federal, state or local) transaction or contract under a public transaction; a violation of federal or state antitrust statutes; fraud; embezzlement; theft; forgery; bribery; falsification or destruction of records; making false statements; or receiving stolen property;
- c. are not presently indicted for, or criminally or civilly charged by, a governmental entity (federal, state or local) with committing any of the offenses set forth in subparagraph (b) above;
- d. have not, during the 5 years before the date of this EDS, had one or more public transactions (federal, state or local) terminated for cause or default; and
- e. have not, during the 5 years before the date of this EDS, been convicted, adjudged guilty, or found liable in a civil proceeding, or in any criminal or civil action, including actions concerning environmental violations, instituted by the City or by the federal government, any state, or any other unit of local government.

4. The Disclosing Party understands and shall comply with the applicable requirements of MCC Chapters 2-56 (Inspector General) and 2-156 (Governmental Ethics).

5. Certifications (5), (6) and (7) concern:

- the Disclosing Party;
- any "Contractor" (meaning any contractor or subcontractor used by the Disclosing Party in connection with the Matter, including but not limited to all persons or legal entities disclosed under Section IV, "Disclosure of Subcontractors and Other Retained Parties");
- any "Affiliated Entity" (meaning a person or entity that, directly or indirectly: controls the Disclosing Party, is controlled by the Disclosing Party, or is, with the Disclosing Party, under common control of another person or entity). Indicia of control include, without limitation: interlocking management or ownership; identity of interests among family members, shared facilities and equipment; common use of employees; or organization of a business entity following the ineligibility of a business entity to do business with federal or state or local government, including the City, using substantially the same management, ownership, or principals as the ineligible entity. With respect to Contractors, the term Affiliated Entity means a person or entity that directly or indirectly controls the Contractor, is controlled by it, or, with the Contractor, is under common control of another person or entity;
- any responsible official of the Disclosing Party, any Contractor or any Affiliated Entity or any other official, agent or employee of the Disclosing Party, any Contractor or any Affiliated Entity, acting pursuant to the direction or authorization of a responsible official of the Disclosing Party, any Contractor or any Affiliated Entity (collectively "Agents").

Neither the Disclosing Party, nor any Contractor, nor any Affiliated Entity of either the Disclosing Party or any Contractor, nor any Agents have, during the 5 years before the date of this EDS, or, with respect to a Contractor, an Affiliated Entity, or an Affiliated Entity of a Contractor during the 5 years before the date of such Contractor's or Affiliated Entity's contract or engagement in connection with the Matter:

- a. bribed or attempted to bribe, or been convicted or adjudged guilty of bribery or attempting to bribe, a public officer or employee of the City, the State of Illinois, or any agency of the federal government or of any state or local government in the United States of America, in that officer's or employee's official capacity;
  - b. agreed or colluded with other bidders or prospective bidders, or been a party to any such agreement, or been convicted or adjudged guilty of agreement or collusion among bidders or prospective bidders, in restraint of freedom of competition by agreement to bid a fixed price or otherwise; or
  - c. made an admission of such conduct described in subparagraph (a) or (b) above that is a matter of record, but have not been prosecuted for such conduct; or
  - d. violated the provisions referenced in MCC Subsection 2-92-320(a)(4)(Contracts Requiring a Base Wage); (a)(5)(Debarment Regulations); or (a)(6)(Minimum Wage Ordinance).
6. Neither the Disclosing Party, nor any Affiliated Entity or Contractor, or any of their employees, officials, agents or partners, is barred from contracting with any unit of state or local government as a result of engaging in or being convicted of (1) bid-rigging in violation of 720 ILCS 5/33E-3; (2) bid-rotating in violation of 720 ILCS 5/33E-4; or (3) any similar offense of any state or of the United States of America that contains the same elements as the offense of bid-rigging or bid-rotating.
7. Neither the Disclosing Party nor any Affiliated Entity is listed on a Sanctions List maintained by the United States Department of Commerce, State, or Treasury, or any successor federal agency.
8. [FOR APPLICANT ONLY] (i) Neither the Applicant nor any "controlling person" [see MCC Chapter 1-23, Article I for applicability and defined terms] of the Applicant is currently indicted or charged with, or has admitted guilt of, or has ever been convicted of, or placed under supervision for, any criminal offense involving actual, attempted, or conspiracy to commit bribery, theft, fraud, forgery, perjury, dishonesty or deceit against an officer or employee of the City or any "sister agency"; and (ii) the Applicant understands and acknowledges that compliance with Article I is a continuing requirement for doing business with the City. NOTE: If MCC Chapter 1-23, Article I applies to the Applicant, that Article's permanent compliance timeframe supersedes 5-year compliance timeframes in this Section V.
9. [FOR APPLICANT ONLY] The Applicant and its Affiliated Entities will not use, nor permit their subcontractors to use, any facility listed as having an active exclusion by the U.S. EPA on the federal System for Award Management ("SAM").
10. [FOR APPLICANT ONLY] The Applicant will obtain from any contractors/subcontractors hired or to be hired in connection with the Matter certifications equal in form and substance to those in Certifications (2) and (9) above and will not, without the prior written consent of the City, use any such

contractor/subcontractor that does not provide such certifications or that the Applicant has reason to believe has not provided or cannot provide truthful certifications.

11. If the Disclosing Party is unable to certify to any of the above statements in this Part B (Further Certifications), the Disclosing Party must explain below:

See attached BMO's Supplemental Information

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If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

12. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all current employees of the Disclosing Party who were, at any time during the 12-month period preceding the date of this EDS, an employee, or elected or appointed official, of the City of Chicago (if none, indicate with "N/A" or "none").

N/A

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13. To the best of the Disclosing Party's knowledge after reasonable inquiry, the following is a complete list of all gifts that the Disclosing Party has given or caused to be given, at any time during the 12-month period preceding the execution date of this EDS, to an employee, or elected or appointed official, of the City of Chicago. For purposes of this statement, a "gift" does not include: (i) anything made generally available to City employees or to the general public, or (ii) food or drink provided in the course of official City business and having a retail value of less than \$25 per recipient, or (iii) a political contribution otherwise duly reported as required by law (if none, indicate with "N/A" or "none"). As to any gift listed below, please also list the name of the City recipient.

N/A

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### C. CERTIFICATION OF STATUS AS FINANCIAL INSTITUTION

1. The Disclosing Party certifies that the Disclosing Party (check one)

is             is not

a "financial institution" as defined in MCC Section 2-32-455(b).

2. If the Disclosing Party IS a financial institution, then the Disclosing Party pledges:

"We are not and will not become a predatory lender as defined in MCC Chapter 2-32. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in MCC Chapter 2-32. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of the privilege of doing business with the City."

If the Disclosing Party is unable to make this pledge because it or any of its affiliates (as defined in MCC Section 2-32-455(b)) is a predatory lender within the meaning of MCC Chapter 2-32, explain here (attach additional pages if necessary):

N/A

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If the letters "NA," the word "None," or no response appears on the lines above, it will be conclusively presumed that the Disclosing Party certified to the above statements.

**D. CERTIFICATION REGARDING FINANCIAL INTEREST IN CITY BUSINESS**

Any words or terms defined in MCC Chapter 2-156 have the same meanings if used in this Part D.

1. In accordance with MCC Section 2-156-110: To the best of the Disclosing Party's knowledge after reasonable inquiry, does any official or employee of the City have a financial interest in his or her own name or in the name of any other person or entity in the Matter?

Yes

No

NOTE: If you checked "Yes" to Item D(1), proceed to Items D(2) and D(3). If you checked "No" to Item D(1), skip Items D(2) and D(3) and proceed to Part E.

2. Unless sold pursuant to a process of competitive bidding, or otherwise permitted, no City elected official or employee shall have a financial interest in his or her own name or in the name of any other person or entity in the purchase of any property that (i) belongs to the City, or (ii) is sold for taxes or assessments, or (iii) is sold by virtue of legal process at the suit of the City (collectively, "City Property Sale"). Compensation for property taken pursuant to the City's eminent domain power does not constitute a financial interest within the meaning of this Part D.

Does the Matter involve a City Property Sale?

Yes

No

3. If you checked "Yes" to Item D(1), provide the names and business addresses of the City officials or employees having such financial interest and identify the nature of the financial interest:

Name	Business Address	Nature of Financial Interest

4. The Disclosing Party further certifies that no prohibited financial interest in the Matter will be acquired by any City official or employee.



E. CERTIFICATION REGARDING SLAVERY ERA BUSINESS

Please check either (1) or (2) below. If the Disclosing Party checks (2), the Disclosing Party must disclose below or in an attachment to this EDS all information required by (2). Failure to comply with these disclosure requirements may make any contract entered into with the City in connection with the Matter voidable by the City.

X  1. The Disclosing Party verifies that the Disclosing Party has searched any and all records of the Disclosing Party and any and all predecessor entities regarding records of investments or profits from slavery or slaveholder insurance policies during the slavery era (including insurance policies issued to slaveholders that provided coverage for damage to or injury or death of their slaves), and the Disclosing Party has found no such records.

\_\_\_ 2. The Disclosing Party verifies that, as a result of conducting the search in step (1) above, the Disclosing Party has found records of investments or profits from slavery or slaveholder insurance policies. The Disclosing Party verifies that the following constitutes full disclosure of all such records, including the names of any and all slaves or slaveholders described in those records:

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SECTION VI -- CERTIFICATIONS FOR FEDERALLY FUNDED MATTERS

**NOTE: If the Matter is federally funded, complete this Section VI. If the Matter is not federally funded, proceed to Section VII. For purposes of this Section VI, tax credits allocated by the City and proceeds of debt obligations of the City are not federal funding.**

A. CERTIFICATION REGARDING LOBBYING

1. List below the names of all persons or entities registered under the federal Lobbying Disclosure Act of 1995, as amended, who have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter: (Add sheets if necessary):

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(If no explanation appears or begins on the lines above, or if the letters "NA" or if the word "None" appear, it will be conclusively presumed that the Disclosing Party means that NO persons or entities registered under the Lobbying Disclosure Act of 1995, as amended, have made lobbying contacts on behalf of the Disclosing Party with respect to the Matter.)

2. The Disclosing Party has not spent and will not expend any federally appropriated funds to pay any person or entity listed in paragraph A(1) above for his or her lobbying activities or to pay any person or entity to influence or attempt to influence an officer or employee of any agency, as defined by applicable federal law, a member of Congress, an officer or employee of Congress, or an employee

of a member of Congress, in connection with the award of any federally funded contract, making any federally funded grant or loan, entering into any cooperative agreement, or to extend, continue, renew, amend, or modify any federally funded contract, grant, loan, or cooperative agreement.

3. The Disclosing Party will submit an updated certification at the end of each calendar quarter in which there occurs any event that materially affects the accuracy of the statements and information set forth in paragraphs A(1) and A(2) above.

4. The Disclosing Party certifies that either: (i) it is not an organization described in section 501(c)(4) of the Internal Revenue Code of 1986; or (ii) it is an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 but has not engaged and will not engage in "Lobbying Activities," as that term is defined in the Lobbying Disclosure Act of 1995, as amended.

5. If the Disclosing Party is the Applicant, the Disclosing Party must obtain certifications equal in form and substance to paragraphs A(1) through A(4) above from all subcontractors before it awards any subcontract and the Disclosing Party must maintain all such subcontractors' certifications for the duration of the Matter and must make such certifications promptly available to the City upon request.

#### B. CERTIFICATION REGARDING EQUAL EMPLOYMENT OPPORTUNITY

If the Matter is federally funded, federal regulations require the Applicant and all proposed subcontractors to submit the following information with their bids or in writing at the outset of negotiations.

Is the Disclosing Party the Applicant?

Yes                       No

If "Yes," answer the three questions below:

1. Have you developed and do you have on file affirmative action programs pursuant to applicable federal regulations? (See 41 CFR Part 60-2.)

Yes                       No

2. Have you filed with the Joint Reporting Committee, the Director of the Office of Federal Contract Compliance Programs, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements?

Yes                       No                       Reports not required

3. Have you participated in any previous contracts or subcontracts subject to the equal opportunity clause?

Yes                       No

If you checked "No" to question (1) or (2) above, please provide an explanation:

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## SECTION VII -- FURTHER ACKNOWLEDGMENTS AND CERTIFICATION

The Disclosing Party understands and agrees that:

A. The certifications, disclosures, and acknowledgments contained in this EDS will become part of any contract or other agreement between the Applicant and the City in connection with the Matter, whether procurement, City assistance, or other City action, and are material inducements to the City's execution of any contract or taking other action with respect to the Matter. The Disclosing Party understands that it must comply with all statutes, ordinances, and regulations on which this EDS is based.

B. The City's Governmental Ethics Ordinance, MCC Chapter 2-156, imposes certain duties and obligations on persons or entities seeking City contracts, work, business, or transactions. The full text of this ordinance and a training program is available on line at [www.cityofchicago.org/Ethics](http://www.cityofchicago.org/Ethics), and may also be obtained from the City's Board of Ethics, 740 N. Sedgwick St., Suite 500, Chicago, IL 60610, (312) 744-9660. The Disclosing Party must comply fully with this ordinance.

C. If the City determines that any information provided in this EDS is false, incomplete or inaccurate, any contract or other agreement in connection with which it is submitted may be rescinded or be void or voidable, and the City may pursue any remedies under the contract or agreement (if not rescinded or void), at law, or in equity, including terminating the Disclosing Party's participation in the Matter and/or declining to allow the Disclosing Party to participate in other City transactions. Remedies at law for a false statement of material fact may include incarceration and an award to the City of treble damages.

D. It is the City's policy to make this document available to the public on its Internet site and/or upon request. Some or all of the information provided in, and appended to, this EDS may be made publicly available on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing this EDS, the Disclosing Party waives and releases any possible rights or claims which it may have against the City in connection with the public release of information contained in this EDS and also authorizes the City to verify the accuracy of any information submitted in this EDS.

E. The information provided in this EDS must be kept current. In the event of changes, the Disclosing Party must supplement this EDS up to the time the City takes action on the Matter. If the Matter is a contract being handled by the City's Department of Procurement Services, the Disclosing Party must update this EDS as the contract requires. **NOTE:** With respect to Matters subject to MCC Chapter 1-23, Article I (imposing **PERMANENT INELIGIBILITY** for certain specified offenses), the information provided herein regarding eligibility must be kept current for a longer period, as required by MCC Chapter 1-23 and Section 2-154-020.

**CERTIFICATION**

Under penalty of perjury, the person signing below: (1) warrants that he/she is authorized to execute this EDS, and all applicable Appendices, on behalf of the Disclosing Party, and (2) warrants that all certifications and statements contained in this EDS, and all applicable Appendices, are true, accurate and complete as of the date furnished to the City.

BMO Harris Bank NA

\_\_\_\_\_  
(Print or type exact legal name of Disclosing Party)

By: *David R. Casper*  
(Sign here)

David R. Casper  
\_\_\_\_\_  
(Print or type name of person signing)

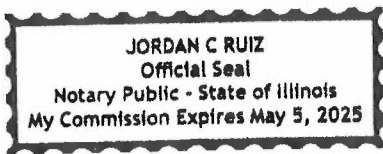
Chair and CEO  
\_\_\_\_\_  
(Print or type title of person signing)

Signed and sworn to before me on (date) November 4, 2022,

at Cook County, ILLINOIS (state).

*Jordan C. Ruiz*  
Notary Public

Commission expires: May 5, 2025



**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX A**

**FAMILIAL RELATIONSHIPS WITH ELECTED CITY OFFICIALS  
AND DEPARTMENT HEADS**

**This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5%. It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.**

Under MCC Section 2-154-015, the Disclosing Party must disclose whether such Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently has a "familial relationship" with any elected city official or department head. A "familial relationship" exists if, as of the date this EDS is signed, the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof is related to the mayor, any alderman, the city clerk, the city treasurer or any city department head as spouse or domestic partner or as any of the following, whether by blood or adoption: parent, child, brother or sister, aunt or uncle, niece or nephew, grandparent, grandchild, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather or stepmother, stepson or stepdaughter, stepbrother or stepsister or half-brother or half-sister.

"Applicable Party" means (1) all executive officers of the Disclosing Party listed in Section II.B.1.a., if the Disclosing Party is a corporation; all partners of the Disclosing Party, if the Disclosing Party is a general partnership; all general partners and limited partners of the Disclosing Party, if the Disclosing Party is a limited partnership; all managers, managing members and members of the Disclosing Party, if the Disclosing Party is a limited liability company; (2) all principal officers of the Disclosing Party; and (3) any person having more than a 7.5% ownership interest in the Disclosing Party. "Principal officers" means the president, chief operating officer, executive director, chief financial officer, treasurer or secretary of a legal entity or any person exercising similar authority.

Does the Disclosing Party or any "Applicable Party" or any Spouse or Domestic Partner thereof currently have a "familial relationship" with an elected city official or department head?

Yes                       No, to the best of the Disclosing Party's Knowledge

If yes, please identify below (1) the name and title of such person, (2) the name of the legal entity to which such person is connected; (3) the name and title of the elected city official or department head to whom such person has a familial relationship, and (4) the precise nature of such familial relationship.

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**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX B**

**BUILDING CODE SCOFFLAW/PROBLEM LANDLORD CERTIFICATION**

This Appendix is to be completed only by (a) the Applicant, and (b) any legal entity which has a direct ownership interest in the Applicant exceeding 7.5% (an "Owner"). It is not to be completed by any legal entity which has only an indirect ownership interest in the Applicant.

1. Pursuant to MCC Section 2-154-010, is the Applicant or any Owner identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes                       No

2. If the Applicant is a legal entity publicly traded on any exchange, is any officer or director of the Applicant identified as a building code scofflaw or problem landlord pursuant to MCC Section 2-92-416?

Yes                       No             The Applicant is not publicly traded on any exchange.

3. If yes to (1) or (2) above, please identify below the name of each person or legal entity identified as a building code scofflaw or problem landlord and the address of each building or buildings to which the pertinent code violations apply.

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**CITY OF CHICAGO  
ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT  
APPENDIX C**

**PROHIBITION ON WAGE & SALARY HISTORY SCREENING - CERTIFICATION**

This Appendix is to be completed only by an Applicant that is completing this EDS as a “contractor” as defined in MCC Section 2-92-385. That section, which should be consulted ([www.amlegal.com](http://www.amlegal.com)), generally covers a party to any agreement pursuant to which they: (i) receive City of Chicago funds in consideration for services, work or goods provided (including for legal or other professional services), or (ii) pay the City money for a license, grant or concession allowing them to conduct a business on City premises.

On behalf of an Applicant that is a contractor pursuant to MCC Section 2-92-385, I hereby certify that the Applicant is in compliance with MCC Section 2-92-385(b)(1) and (2), which prohibit: (i) screening job applicants based on their wage or salary history, or (ii) seeking job applicants’ wage or salary history from current or former employers. I also certify that the Applicant has adopted a policy that includes those prohibitions.

Yes

No

N/A – I am not an Applicant that is a “contractor” as defined in MCC Section 2-92-385.

This certification shall serve as the affidavit required by MCC Section 2-92-385(c)(1).

If you checked “no” to the above, please explain.

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Exhibit A

With respect to Section II(B)(2): We note that the stock of Bank of Montreal is traded publicly on the New York and Toronto stock exchanges. Its owners thus fluctuate daily in accordance with market trading activity.

With respect to Section III: The Disclosing Party and its affiliates are a commercial and corporate bank and from time to time offer and provide services to the City of Chicago's elected officials and employees and their spouses/domestic partners. In those instances, the Disclosing Party and its affiliates charge normal and customary fees. The Disclosing Party and its affiliates also from time to time contract with companies or firms associated with City officials and employees and their spouses/domestic partners. Such contracts are entered into on an arm's length basis.

With respect to Section V(A): To the best of the Disclosing Party's knowledge.

With respect to Section V(B)(2): The Disclosing Party, to the best of its knowledge, certifies the statements contained in Section V(B)(2) that (i) it is not delinquent in the payment of any material tax administered by the Illinois Department of Revenue and (ii) neither the Disclosing Party nor its affiliates are delinquent in paying any material fine, fee, tax or other charge owed to the City of Chicago except for possible delinquencies in paying a fine, fee, tax or other charge related to (i) property mortgaged to the Disclosing Party or its affiliates, (ii) property owned by the Disclosing Party or its affiliates and leased to others, (iii) foreclosed property now owned by the Disclosing Party or its affiliates, (iv) property owned or held by the Disclosing Party or its affiliates as a fiduciary or nominee and (v) fines, fees, taxes or other charges that are being contested in good faith by the Disclosing Party or its affiliates by appropriate legal proceeding.

With respect to Section V(B)(3): The Disclosing Party certifies the accuracy of the statements contained in Section V, paragraph B(3)(a) through and including B(3)(e) only as to itself. The Disclosing Party certifies that to the best of the Disclosing Party's knowledge such statements are accurate with respect to the executive officers and directors of the Disclosing Party. With respect to Section V(B)(3)(b) and V(B)(3)(e), the Disclosing Party may have been adjudged guilty, had a civil judgment rendered against it or found liable in a civil proceeding or civil action within the five years preceding the date of this EDS. The Disclosing Party certifies that none of these judgments, individually or in the aggregate, would have a material adverse effect on its or the Applicant's financial condition or the ability of the Applicant to perform under its contract with the City. In addition, to the best of the Disclosing Party's knowledge, the Disclosing Party has not, in the past five years, been found after a judicial or administrative hearing to be in violation of any environmental law or regulation, except for possible violations related to (i) property mortgaged to the Disclosing Party, (ii) property owned by the Disclosing Party and leased to others, (iii) foreclosed property now owned by the Disclosing Party and (iv) property owned or held by the Disclosing Party as a fiduciary or nominee. The Disclosing Party's operations are conducted at numerous owned and leased locations throughout the world. From time to time, the Disclosing Party is cited for not being in compliance with an environmental law or regulation. These matters are generally routine and are promptly addressed by the Disclosing Party.



With respect to Section V(B)(5): The Disclosing Party certifies the accuracy of the statements contained in Section V(B)(5)(a) through and including (d) only as to itself. The Disclosing Party also certifies that, to the best of the Disclosing Party's knowledge, such statements are accurate with respect to any (i) Contractor hired by the Disclosing Party specifically for the Matter, (ii) Affiliated Entity of the Disclosing Party or any such Contractor or (iii) Agent directly involved in the Matter.

With respect to Section V(B)(6): The Disclosing Party certifies the accuracy of the statements contained in Section V(B)(6) only as to itself. The Disclosing Party also certifies that, to the best of the Disclosing Party's knowledge, such statements are accurate with respect to (i) any Affiliated Entity, (ii) any Contractor hired by the Disclosing Party specifically for the Matter, or (iii) any employee, official, agent or partner (in each case who is directly involved in the Matter) of the Disclosing Party, any such Affiliated Entity or any such Contractor.

With respect to Section V(B)(8): The Applicant certifies the accuracy of the statements contained in Section V(B)(8) only as to itself, its directors, the other individuals listed in Section II(B)(1) of this EDS, and each person that controls, directly or indirectly through one or more intermediate ownership entities, the day-to-day management of any business entity.

#### D. CERTIFICATION REGARDING INTEREST IN CITY BUSINESS

As to the disclosure set forth in Section V, paragraph D.4., the Disclosing Party cannot (and does not) make the certification required because the Disclosing Party does not and will not have control over all means of acquiring a financial interest in the Matter.

#### CITY OF CHICAGO ECONOMIC DISCLOSURE STATEMENT AND AFFIDAVIT APPENDIX B

With respect to 2: To the best of the Disclosing Party's knowledge.

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank N A		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Janice	May	Babiak					√	
Daniel	David	Barclay						√
Carolyn	Andrea	Booth		√		√		
Sophie		Brochu					√	
Craig	Wyeth	Broderick					√	
David	Robert	Casper	√	√	√	√		√
Adela	Margarita	Cepeda	√		√			
Kevin	Michael	Connelly			√			
Diane	Louise	Cooper	√		√			
George	Alexander	Cope			√		√	
Patrick	Paul Frederick	Cronin						√
Stephen	John	Dent					√	
Christine	Annette	Edwards	√		√		√	
Martin	Stewart	Eichenbaum					√	
Donald	Barry	Erickson		√		√		
Cameron	McAskile	Fowler			√			√
Darrel	Harris	Hackett	√	√		√		
David	Edwin	Harquail					√	
Sharon	Marie	Haward-Laird						√

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank NA		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Linda	Susan	Huber					√	
Erminia		Johannson		√		√		√
Deland	Penjani	Kamanga						√
Eric	Richer	La Flèche					√	
Mona	Elizabeth	Malone						√
Daniel	John	Marszalek		√		√		
Charles	Raymond	Matthews	√		√			
Lorraine		Mitchelmore					√	
Rahul		Nalgirkar		√		√		
Donna	L.	Parish		√		√		
Madhu		Ranganathan					√	
John	E.	Rau			√			
Brad	Anders	Rothbaum				√		
John	Stephen	Shiely	√		√			
Alan		Tannenbaum				√		

List of BMO Executives  
September 30, 2022

First Name	Middle Name	Last name	BMO Harris Bank NA		BMO Financial Corp.		Bank of Montreal	
			Director	Executive Officer	Director	Executive Officer	Director	Executive Officer
Steve	Loyd	Tennyson						√
Victor	Yat Wai	Tung		√		√		
Tayfun		Tuzun						√
Michael	Joseph	Van Handel	√		√			
George	Frederick	Walz		√		√		
Raymond	Clark	Whitacre		√		√		
William	Darryl	White			√		√	√
Ann Marie		Wright		√		√		

## Executive Summary

The enclosed response provides details on the BMO team's approach to meet the needs of the City of Chicago's RFP for Designation as a 2023 Municipal Depository for City of Chicago and Chicago Board of Education Funds. As a current banking partner to the City, our team understands your banking goals and objectives. As long-standing community partners, we share the philosophy of working together in the common interest of Chicago and we welcome the opportunity to continue serving Chicago as a qualified depository institution.

### We're here to help.

Your dedicated BMO Harris Relationship Management team is uniquely positioned to serve the City of Chicago based on a range of competitive advantages, to include:

- Full service, robust banking institution with continuing investment in technology, service, and human capital
- Broad, public-based background of your BMO relationship team
- Highly specialized client service team
- Accuracy and timeliness in transaction processing
- 97% client retention rate
- Unique and long-standing relationship with the City, fostering a deep understanding of your systems and needs
- Current services with the City and other municipal relationships
- Local branches in Chicago – BMO Harris ranks #2 in Chicago's depository market share
- [Forbes named BMO among World's Best Banks 2020](#)
- Full access to the BMO team, to include the BMO executive team
- Commitment to true partnership with Chicago

### Commitment to Execution

Our commitment in delivering an integrated range of services increases the overall efficiency and effectiveness of your banking and treasury management operations. We rely on a **dedicated local relationship team approach** along with a wide network of internal experts to design and implement integrated solutions that will provide real and sustainable value for the City. Specialists in other areas of BMO may supplement this core relationship team as dictated by the City's evolving needs.

Overall, your assigned relationship team of career professionals has combined industry experience of more than 100 years. For the City of Chicago this means that your primary Relationship Manager (Ron Redd – replaced the recently retired Mark Mitrovich) is responsible for your overall relationship, and your Treasury & Payment Solutions Sales Manager (Mark Bockelmann), Sales Associate (Stacey Craig) and Senior Client Service Advisor (Kenyetta Terrell) will provide consultative assistance to the City of Chicago during our relationship. Lastly, Group

Head John Mattern is always available as he is the person responsible for the initial development of the relationship.

When we work with clients that have unique and complex requirements such as the City, we will often employ an advisory team consisting of your relationship team, product management, and technical specialists. We have these professionals already engaged on this proposal and overall relationship with the City of Chicago.

We understand the importance of this initiative to the City as well as the need to collaborate with a bank that is committed to delivering its complete attention and resources to the success of this project. BMO Harris is well positioned to meet your current banking requirements and accommodate your future needs.

The following pages contain our responses to your questionnaire, the required completed forms, and supporting BMO exhibits.

Our team looks forward to further discussions with you and welcomes the opportunity to provide you with depository services for a long and mutually rewarding relationship.

### Our Purpose at BMO

BMO's Purpose is to *boldly grow the good in business and life*. BMO's Purpose attaches intention to our priorities and gives direction to our growth. It informs all our efforts to accelerate positive change. And it reinforces the unique strengths we bring to creating shared value. We're constantly finding new ways to put our Purpose into action – and we're amplifying our impact where we already lead by example through Bold Commitments in three key areas:

- For a sustainable future – by mobilizing sustainable finance and working with our clients toward a net zero world
- For a thriving economy – by doubling out support for small businesses and women entrepreneurs
- For an inclusive society – by committing to zero barriers to inclusion

We are committed to building a more just society – especially for groups facing systemic barriers, including our Black, Latino, and Indigenous colleagues, customers, and communities. BMO's Zero Barriers to Inclusion 2025 is a multi-year strategy that supports equity, equality and inclusion. We're focused on providing access to opportunities and enabling growth for our colleagues, our customers, and the community we serve.

A good example of our community commitment was BMO stepping up to be the Title Sponsor for the City Treasurer Office Financial Empowerment Weekend – which featured a Career Fair on Day 1 and the Financial Empowerment seminar on Day 2. BMO walked hand in hand with Treasurer and her mission to continually develop financial empowerment programs and events that educate and inform the residents of Chicago. By all accounts the Financial Empowerment Weekend was a huge success and BMO was honored to play a leadership role in the event. BMO looks forward to continuing our long partnership with the City of Chicago.

## Federal Financial Institutions Examination Council

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## Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

Institution Name	<b>BMO HARRIS BANK NATIONAL ASSOCIATION</b>
City	<b>CHICAGO</b>
State	<b>IL</b>
Zip Code	<b>60603</b>
Call Report Report Date	<b>6/30/2022</b>
Report Type	<b>031</b>
RSSD-ID	<b>75633</b>
FDIC Certificate Number	<b>16571</b>
OCC Charter Number	<b>14583</b>
ABA Routing Number	<b>71000288</b>
Last updated on	<b>7/29/2022</b>



# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

## Report at the close of business June 30, 2022

(20220630)  
(RCON 9999)

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

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

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

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

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

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

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

## Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data in to 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.

FDIC Certificate Number **16571** (RSSD 9050)

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

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

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](mailto:CDR.Help@cdr.ffiec.gov).

### **BMO HARRIS BANK NATIONAL ASSOCIATION**

Legal Title of Bank (RSSD 9017)

### **CHICAGO**

City (RSSD 9130)

### **IL**

State Abbreviation (RSSD 9200)

**60603**

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, 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 - FFIEC 031

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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.

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

**Legend:** NR - Not Reported, CONF - Confidential

## 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  
Area Code / Phone Number / Extension (TEXT C493)

CONF  
Area Code / FAX 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  
Area Code / Phone Number / Extension (TEXT 8902)

CONF  
Area Code / FAX Number (TEXT 9116)

---

## 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  
Area Code / Phone Number / Extension (TEXT C369)

CONF  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF  
Name (TEXT C371)

CONF  
Title (TEXT C372)

CONF  
E-mail Address (TEXT C373)

CONF  
Area Code / Phone Number / Extension (TEXT C374)

CONF  
Area Code / FAX Number (TEXT C375)

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

### Contact Information

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

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

#### Primary Contact

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

CONF  
Area Code / Phone Number / Extension (TEXT C440)

#### Secondary Contact

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

CONF  
Area Code / Phone Number / Extension (TEXT 8902)

#### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

CONF  
Area Code / Phone Number / Extension (TEXT C873)

#### Fourth Contact

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

CONF  
Area Code / Phone Number / Extension (TEXT C878)

## Bank Demographic Information(Form Type - 031)

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20220630</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>16571</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Click here for value</b>	3.
4. City.....	RSSD9130	<b>Chicago</b>	4.
5. State abbreviation.....	RSSD9200	<b>IL</b>	5.
6. Zip code.....	RSSD9220	<b>60603</b>	6.
7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.).....	RCON9224	<b>Click here for value</b>	7.

**(RCON9224)** 3Y4U8VZURTYWI1W2K376

**(RSSD9017)** BMO Harris Bank, N.A.

## Contact Information(Form Type - 031)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.

Dollar amounts in thousands

1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	<b>CONF</b>	4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>	4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>	4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	<b>CONF</b>	4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>	4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>	4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	<b>CONF</b>	4.d.1.
2. Title.....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	<b>CONF</b>	5.a.1.
2. E-mail Address.....	TEXTFT44	<b>CONF</b>	5.a.2.
3. Telephone.....	TEXTFT43	<b>CONF</b>	5.a.3.
4. FAX.....	TEXTFT45	<b>CONF</b>	5.a.4.

## Schedule RI - Income Statement(Form Type - 031)

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

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	<b>148,920</b>	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	<b>217,107</b>	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	<b>6,432</b>	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	<b>747,916</b>	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	<b>16,458</b>	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	<b>137,612</b>	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	<b>0</b>	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	<b>398,419</b>	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	<b>NR</b>	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	<b>1,672,864</b>	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	<b>205</b>	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	RIAD4115	<b>33,583</b>	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	<b>108,278</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>160,805</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>23,832</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>15,741</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>234</b>	1.f.
g. Other interest income.....	RIAD4518	<b>9,026</b>	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	<b>2,024,568</b>	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	<b>14,204</b>	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	<b>65,664</b>	2.a.1.b.1.
2. Time deposits of \$250,000 or less.....	RIADHK03	<b>22,304</b>	2.a.1.b.2.
3. Time deposits of more than \$250,000.....	RIADHK04	<b>13,325</b>	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	<b>NR</b>	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	<b>628</b>	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	<b>78,193</b>	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	<b>5,402</b>	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	<b>199,720</b>	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	<b>1,824,848</b>	3.
4. Provision for loan and lease losses <sup>1</sup> .....	RIADJJ33	<b>-96,914</b>	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	<b>124,507</b>	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	<b>162,844</b>	5.b.

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

1. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for 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.

Dollar amounts in thousands

c. Trading revenue <sup>3</sup> .....	RIADA220	<b>-106,955</b>	5.c.
d. Income from securities-related and insurance activities:			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	<b>5,025</b>	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>31,418</b>	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	<b>2,381</b>	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	<b>0</b>	5.d.4.
5. Income from other insurance activities.....	RIADC387	<b>0</b>	5.d.5.
e. Venture capital revenue.....	RIADB491	<b>0</b>	5.e.
f. Net servicing fees.....	RIADB492	<b>8,031</b>	5.f.
g. Net securitization income.....	RIADB493	<b>0</b>	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>8,542</b>	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>49</b>	5.j.
k. Net gains (losses) on sales of other assets <sup>4</sup> .....	RIADB496	<b>-378</b>	5.k.
l. Other noninterest income <sup>*</sup> .....	RIADB497	<b>358,641</b>	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	<b>594,105</b>	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	<b>13,216</b>	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	<b>793,038</b>	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>183,361</b>	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	<b>0</b>	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>3,801</b>	7.c.2.
d. Other noninterest expense <sup>*</sup> .....	RIAD4092	<b>431,673</b>	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	<b>1,411,873</b>	7.e.
8. Not available			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.).....	RIADHT69	<b>1,117,210</b>	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>5</sup> .....	RIADHT70	<b>57,800</b>	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....	RIAD4301	<b>1,175,010</b>	8.c.
9. Applicable income taxes (on item 8.c.).....	RIAD4302	<b>287,155</b>	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9.).....	RIAD4300	<b>887,855</b>	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....	RIADFT28	<b>0</b>	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11.).....	RIADG104	<b>887,855</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value.).....	RIADG103	<b>0</b>	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>887,855</b>	14.
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.....	RIAD4513	<b>5,500</b>	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	<b>7,406</b>	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.).....	RIAD4313	<b>16,421</b>	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)).....	RIAD4507	<b>19,431</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>10809</b>	M.5.
6. Not applicable			M.6.

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.  
 \*. Describe on Schedule RI-E—Explanations.  
 5. Item 8.b is to be completed by all institutions. See the instructions this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.



Dollar amounts in thousands

7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	<b>00000000</b>	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):			M.8.
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	RIAD8757	<b>-60,618</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>2</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>-44,682</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>0</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>-1,656</b>	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.</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):			M.8.f.
1. Gross credit valuation adjustment (CVA).....	RIADFT36	<b>34</b>	M.8.f.1.
2. CVA hedge.....	RIADFT37	<b>0</b>	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):			M.8.g.
1. Gross debit valuation adjustment (DVA).....	RIADFT38	<b>11</b>	M.8.g.1.
2. DVA hedge.....	RIADFT39	<b>0</b>	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	RIADFT40	<b>-106,306</b>	M.8.h.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>-1,656</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>0</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	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)(1)).....	RIADF228	<b>NR</b>	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:			M.13.
a. Net gains (losses) on assets.....	RIADF551	<b>0</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>0</b>	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>92,168</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>0</b>	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities <sup>2</sup> .....	RIADJ321	<b>0</b>	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, 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):			M.15.
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.....	RIADH032	<b>8,062</b>	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.....	RIADH033	<b>4,858</b>	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.....	RIADH034	<b>6,403</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>143,521</b>	M.15.d.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.  
 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(Form Type - 031)

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>16,854,456</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors * .....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>16,854,456</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>887,855</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>613</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>191,900</b>	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	<b>-2,150,247</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) * .....	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>15,400,777</b>	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 Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 031)

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans in domestic offices:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	1		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	27	RIADC894	432		1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	0	RIAD3585	371		1.b.
c. Secured by 1-4 family residential properties in domestic offices:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	546	RIAD5412	6,415		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	1,323	RIADC217	4,416		1.c.2.a.
b. Secured by junior liens.....	RIADC235	1,402	RIADC218	4,461		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	0	RIAD3589	10		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	168	RIADC896	384		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	540		1.e.2.
f. In foreign offices.....	RIADB512	NR	RIADB513	NR		1.f.
2. Not applicable						2.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	2,581	RIAD4665	718		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	22,734	RIAD4617	14,106		4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	0	RIAD4618	0		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	7,638	RIADB515	1,764		5.a.
b. Automobile loans.....	RIADK129	10,915	RIADK133	7,720		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	4,658	RIADK206	1,760		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	123	RIAD4628	305		7.
8. Lease financing receivables:						8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	0	RIADF187	0		8.a.
b. All other leases.....	RIADC880	144	RIADF188	602		8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	52,259	RIAD4605	44,005		9.
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.....	RIAD5409	0	RIAD5410	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).....	RIAD4652	0	RIAD4662	0		M.2.
3. Not applicable						M.3.

Dollar amounts in thousands

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.

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)<sup>2</sup>.....

RIADC388	NR	M.4.
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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 Part II - Changes in Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>884,991</b>	RIADJH88	<b>NR</b>	RIADJH94	<b>NR</b>	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	<b>44,005</b>	RIADJH89	<b>NR</b>	RIADJH95	<b>NR</b>	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	<b>52,259</b>	RIADJH92	<b>NR</b>	RIADJH98	<b>NR</b>	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	RIAD5523	<b>0</b>	RIADJJ00	<b>NR</b>	RIADJJ01	<b>NR</b>	4.
5. Provisions for credit losses <sup>4</sup> .....	RIAD4230	<b>-96,914</b>	RIADJH90	<b>NR</b>	RIADJH96	<b>NR</b>	5.
6. Adjustments* (see instructions for this schedule) <sup>*</sup> .....	RIADC233	<b>0</b>	RIADJH91	<b>NR</b>	RIADJH97	<b>NR</b>	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	<b>779,823</b>	RIADJH93	<b>NR</b>	RIADJH99	<b>NR</b>	7.

Dollar amounts in thousands			
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	RIADC435	<b>0</b>	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RIADC389	<b>NR</b>	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC390	<b>NR</b>	M.3.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....	RIADC781	<b>34,760</b>	M.4.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....	RIADJJ02	<b>NR</b>	M.5.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> ...	RCFDJJ03	<b>NR</b>	M.6.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> ...	RIADMG93	<b>NR</b>	M.7.
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....	RIADMG94	<b>NR</b>	M.8.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup> .....			

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

### Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 031)

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands						
1. Real estate loans:						
a. Construction loans.....	RCFDM708 10,490	RCFDM709 2,453	RCFDM710 3,102,278	RCFDM711 62,665	RCFDM712 1,321	RCFDM713 0
b. Commercial real estate loans.....	RCFDM714 106,641	RCFDM715 16,146	RCFDM716 10,146,186	RCFDM717 117,051	RCFDM719 36,799	RCFDM720 22,450
c. Residential real estate loans.....	RCFDM721 162,309	RCFDM722 18,421	RCFDM723 8,772,837	RCFDM724 15,934	RCFDM725 725	RCFDM726 62
2. Commercial loans <sup>3</sup> .....	RCFDM727 143,380	RCFDM728 28,561	RCFDM729 62,414,774	RCFDM730 442,627	RCFDM731 27,006	RCFDM732 11,731
3. Credit cards.....	RCFDM733 0	RCFDM734 0	RCFDM735 413,856	RCFDM736 15,737	RCFDM737 0	RCFDM738 0
4. Other consumer loans.....	RCFDM739 16,924	RCFDM740 590	RCFDM741 8,595,502	RCFDM742 24,878	RCFDM743 517	RCFDM744 517
5. Unallocated, if any.....				RCFDM745 0		
6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> .....	RCFDM746 439,744	RCFDM747 66,171	RCFDM748 93,445,433	RCFDM749 678,892	RCFDM750 66,368	RCFDM751 34,760

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 Part II - Disaggregated Data on the Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands		(Column A) Amortized Cost	(Column B) Allowance Balance		
1. Real estate loans:				1.	
a. Construction loans.....	RCFDJJ04	NR	RCFDJJ12	NR	1.a.
b. Commercial real estate loans.....	RCFDJJ05	NR	RCFDJJ13	NR	1.b.
c. Residential real estate loans.....	RCFDJJ06	NR	RCFDJJ14	NR	1.c.
2. Commercial loans <sup>3</sup> .....	RCFDJJ07	NR	RCFDJJ15	NR	2.
3. Credit cards.....	RCFDJJ08	NR	RCFDJJ16	NR	3.
4. Other consumer loans.....	RCFDJJ09	NR	RCFDJJ17	NR	4.
5. Unallocated, if any.....			RCFDJJ18	NR	5.
6. Total (sum of items 1.a. through 5) <sup>4</sup> .....	RCFDJJ11	NR	RCFDJJ19	NR	6.

Dollar amounts in thousands					
7. Securities issued by states and political subdivisions in the U.S.....	RCFDJJ20			NR	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCFDJJ21			NR	8.
9. Asset-backed securities and structured financial products.....	RCFDJJ23			NR	9.
10. Other debt securities.....	RCFDJJ24			NR	10.
11. Total (sum of items 7 through 10) <sup>5</sup> .....	RCFDJJ25			NR	11.

## Schedule RI-D - Income from Foreign Offices(Form Type - 031)

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.

Dollar amounts in thousands					
1. Total interest income in foreign offices.....	RIADC899			NR	1.
2. Total interest expense in foreign offices.....	RIADC900			NR	2.
3. Provision for loan and lease losses in foreign offices <sup>1</sup> .....	RIADKW02			NR	3.
4. Noninterest income in foreign offices:					4.
a. Trading revenue.....	RIADC902			NR	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903			NR	4.b.
c. Net securitization income.....	RIADC904			NR	4.c.
d. Other noninterest income.....	RIADC905			NR	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.....	RIADJA28			NR	5.
6. Total noninterest expense in foreign offices.....	RIADC907			NR	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.....	RIADC908			NR	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909			NR	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	RIADGW64			NR	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911			NR	10.
11. Not applicable					11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913			NR	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914			NR	13.

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in item 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.  
 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 (Form Type - 031)

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 extraordinary items and other adjustments 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

1. Other noninterest income (from Schedule RI, item 5.) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	35,799	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Bank card and credit card interchange fees.....	RIADF555	72,021	1.f.
g. Income and fees from wire transfers.....	RIADT047	0	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	Click here for value	1.h.1.
2. Amount of component.....	RIAD4461	95,681	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	Click here for value	1.i.1.
2. Amount of component.....	RIAD4462	64,573	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	Click here for value	1.j.1.
2. Amount of component.....	RIAD4463	33,293	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	62,995	2.a.
b. Advertising and marketing expenses.....	RIAD0497	52,583	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	46,419	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	30,617	2.k.
l. Other real estate owned expenses.....	RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	Click here for value	2.n.1.
2. Amount of component.....	RIAD4464	31,731	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	Click here for value	2.o.1.
2. Amount of component.....	RIAD4467	48,435	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	Click here for value	2.p.1.
2. Amount of component.....	RIAD4468	64,545	2.p.2.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXTFT29	NR	3.a.1.
2. Amount of component.....	RIADFT29	0	3.a.2.

Dollar amounts in thousands

3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	NR	3.b.1.
2. Amount of component.....	RIADFT31	0	3.b.2.
3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
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):			4.
a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1</sup> .....	RIADJJ26	NR	4.a.
b. Effect of adoption of lease accounting standard - ASC Topic 842.....	RIADKW17	NR	4.b.
c. Disclose component and the dollar amount of that component:			4.c.
1. Describe component.....	TEXTB526	NR	4.c.1.
2. Amount of component.....	RIADB526	0	4.c.2.
d. Disclose component and the dollar amount of that component:			4.d.
1. Describe component.....	TEXTB527	NR	4.d.1.
2. Amount of component.....	RIADB527	0	4.d.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	NR	5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowances for credit losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): <sup>3</sup>			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....	RIADJJ27	NR	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1</sup> .....	RIADJJ28	NR	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
1. Describe component.....	TEXT4521	NR	6.c.1.
2. Amount of component.....	RIAD4521	0	6.c.2.
d. Disclose component and the dollar amount of that component:			6.d.
1. Describe component.....	TEXT4522	NR	6.d.1.
2. Amount of component.....	RIAD4522	0	6.d.2.
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):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769	NR	7.b.

(TEXT4461) Net change in FV of Fair Value Option instruments

(TEXT4462) Rent on Operating Leases to others

(TEXT4463) Syndication Underwriting fee income

(TEXT4464) Depreciation&Maintenance on Equip leased to others

(TEXT4467) Software Amortization

1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
 3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.  
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.



**(TEXT4468)** Contract Services

## Schedule RC - Balance Sheet(Form Type - 031)

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.

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....	RCFD0081	<b>1,278,460</b>	1.a.
b. Interest-bearing balances <sup>2</sup> .....	RCFD0071	<b>13,316,519</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup> .....	RCFDJJ34	<b>2,640,180</b>	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	RCFD1773	<b>40,881,490</b>	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....	RCFDJA22	<b>0</b>	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	<b>20,000</b>	3.a.
b. Securities purchased under agreements to resell <sup>5</sup> .....	RCFDB989	<b>124,075</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	<b>14,666</b>	4.a.
b. Loans and leases held for investment.....	RCFDB528	<b>93,951,545</b>	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	RCFD3123	<b>779,823</b>	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	RCFDB529	<b>93,171,722</b>	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	<b>427,105</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	<b>1,154,679</b>	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	<b>5,163</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	<b>11,504</b>	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	<b>0</b>	9.
10. Intangible assets (from Schedule RC-M).....	RCFD2143	<b>3,150,337</b>	10.
11. Other assets (from Schedule RC-F) <sup>6</sup> .....	RCFD2160	<b>7,007,186</b>	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	<b>163,203,086</b>	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	<b>133,328,752</b>	13.a.
1. Noninterest-bearing <sup>8</sup> .....	RCON6631	<b>41,568,011</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>91,760,741</b>	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	<b>NR</b>	13.b.
1. Noninterest-bearing.....	RCFN6631	<b>NR</b>	13.b.1.
2. Interest-bearing.....	RCFN6636	<b>NR</b>	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices <sup>9</sup> .....	RCONB993	<b>72,022</b>	14.a.
b. Securities sold under agreements to repurchase <sup>10</sup> .....	RCFDB995	<b>225,875</b>	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	<b>91,738</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	<b>11,311,180</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>1</sup> .....	RCFD3200	<b>500,000</b>	19.

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

Dollar amounts in thousands

20. Other liabilities (from Schedule RC-G).....	RCFD2930	<b>2,272,742</b>	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	<b>147,802,309</b>	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	<b>0</b>	23.
24. Common stock.....	RCFD3230	<b>510,185</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	<b>11,525,512</b>	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	<b>5,641,326</b>	26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	RCFDB530	<b>-2,276,246</b>	26.b.
c. Other equity capital components <sup>3</sup> .....	RCFDA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	<b>15,400,777</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	<b>15,400,777</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	<b>163,203,086</b>	29.
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 2021.....	RCFD6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	<b>NR</b>	M.2.

## Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	<b>1,213,698</b>			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	<b>855,654</b>	1.a.
b. Currency and coin.....			RCON0080	<b>358,044</b>	1.b.
2. Balances due from depository institutions in the U.S.....	RCFD0082	<b>60,802</b>	RCON0082	<b>60,802</b>	2.
3. Balances due from banks in foreign countries and foreign central banks.....	RCFD0070	<b>2,583,668</b>	RCON0070	<b>2,583,668</b>	3.
4. Balances due from Federal Reserve Banks.....	RCFD0090	<b>10,736,811</b>	RCON0090	<b>10,736,811</b>	4.
5. Total.....	RCFD0010	<b>14,594,979</b>	RCON0010	<b>14,594,979</b>	5.

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, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

3. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
1. U.S. Treasury securities.....	RCFD0211	0	RCFD0213	0	RCFD1286	19,680,271	RCFD1287	18,062,010	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCFDHT50	0	RCFDHT51	0	RCFDHT52	728,479	RCFDHT53	733,023	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	0	RCFD8497	0	RCFD8498	2,528,139	RCFD8499	2,477,228	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	121,670	RCFDG301	117,155	RCFDG302	138,552	RCFDG303	133,895	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	866,814	RCFDG305	850,316	RCFDG306	1,759,144	RCFDG307	1,600,893	4.a.2.
3. Other pass-through securities.....	RCFDG308	0	RCFDG309	0	RCFDG310	0	RCFDG311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG312	577,027	RCFDG313	564,767	RCFDG314	16,191,152	RCFDG315	14,778,783	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG316	0	RCFDG317	0	RCFDG318	0	RCFDG319	0	4.b.2.
3. All other residential MBS.....	RCFDG320	5,640	RCFDG321	4,644	RCFDG322	0	RCFDG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	1,069,029	RCFDK143	1,044,681	RCFDK144	2,621,820	RCFDK145	2,425,507	4.c.1a.
b. Other pass-through securities.....	RCFDK146	0	RCFDK147	0	RCFDK148	0	RCFDK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDK150	0	RCFDK151	0	RCFDK152	741,077	RCFDK153	664,757	4.c.2a.
b. All other commercial MBS.....	RCFDK154	0	RCFDK155	0	RCFDK156	0	RCFDK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCFDC026	0	RCFDC988	0	RCFDC989	0	RCFDC027	0	5.a.
b. Structured financial products.....	RCFDHT58	0	RCFDHT59	0	RCFDHT60	0	RCFDHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCFD1737	0	RCFD1738	0	RCFD1739	0	RCFD1741	0	6.a.
b. Other foreign debt securities.....	RCFD1742	0	RCFD1743	0	RCFD1744	5,600	RCFD1746	5,394	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments...					RCFDMG95	NR			7.
8. Total (sum of items 1 through 7) <sup>2</sup> .....	RCFD1754	2,640,180	RCFD1771	2,581,563	RCFD1772	44,394,234	RCFD1773	40,881,490	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCFD0416	<b>5,748,493</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.a.
1. Three months or less.....	RCFDA549	<b>1,114,732</b>	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	<b>751,796</b>	M.2.a.2.
3. Over one year through three years.....	RCFDA551	<b>6,270,571</b>	M.2.a.3.
4. Over three years through five years.....	RCFDA552	<b>5,899,630</b>	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	<b>9,931,519</b>	M.2.a.5.
6. Over 15 years.....	RCFDA554	<b>803,943</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.b.
1. Three months or less.....	RCFDA555	<b>69,088</b>	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	<b>1,172</b>	M.2.b.2.
3. Over one year through three years.....	RCFDA557	<b>1,400</b>	M.2.b.3.
4. Over three years through five years.....	RCFDA558	<b>5,636</b>	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	<b>2,638,785</b>	M.2.b.5.
6. Over 15 years.....	RCFDA560	<b>7,191</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>5</sup>			M.2.c.
1. Three years or less.....	RCFDA561	<b>720,154</b>	M.2.c.1.
2. Over three years.....	RCFDA562	<b>15,306,053</b>	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).....	RCFDA248	<b>752,322</b>	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).....	RCFD1778	<b>0</b>	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):			M.4.
a. Amortized cost.....	RCFD8782	<b>0</b>	M.4.a.
b. Fair value.....	RCFD8783	<b>0</b>	M.4.b.

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 Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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).

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.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
<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.</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): <sup>1</sup>									
a. Credit card receivables.....	RCFDB838	0	RCFDB839	0	RCFDB840	0	RCFDB841	0	M5a
b. Home equity lines.....	RCFDB842	0	RCFDB843	0	RCFDB844	0	RCFDB845	0	M5b
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	0	RCFDB849	0	M5c
d. Other consumer loans.....	RCFDB850	0	RCFDB851	0	RCFDB852	0	RCFDB853	0	M5d
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	0	RCFDB857	0	M5e
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	0	RCFDB861	0	M5.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.....	RCFDG348	0	RCFDG349	0	RCFDG350	0	RCFDG351	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0	M6b
c. Corporate and similar loans.....	RCFDG356	0	RCFDG357	0	RCFDG358	0	RCFDG359	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0	M6.f
g. Other collateral or reference assets.....	RCFDG372	0	RCFDG373	0	RCFDG374	0	RCFDG375	0	M6g

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.

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.

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

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.

1. The \$10 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate <sup>2</sup>	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RCFDF158	90,048	RCONF158	90,048	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	3,024,042	RCONF159	3,024,042	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	348,697	RCON1420	348,697	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	1,941,140	RCON1797	1,941,140	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	6,849,027	RCON5367	6,849,027	1.c.2.a.
b. Secured by junior liens	RCFD5368	160,370	RCON5368	160,370	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	1,046,583	RCON1460	1,046,583	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	3,707,596	RCONF160	3,707,596	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	5,186,749	RCONF161	5,186,749	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.			RCONB531	107,139	2.a.
1. To U.S. branches and agencies of foreign banks	RCFDB532	4,614			2.a.1.
2. To other commercial banks in the U.S.	RCFDB533	102,525			2.a.2.
b. To other depository institutions in the U.S.	RCFDB534	942	RCONB534	942	2.b.
c. To banks in foreign countries			RCONB535	922,405	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	165			2.c.1.
2. To other banks in foreign countries	RCFDB537	922,240			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	336,562	RCON1590	336,562	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	36,114,943	RCON1763	36,114,943	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	230,118	RCON1764	230,118	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards	RCFDB538	413,856	RCONB538	413,856	6.a.
b. Other revolving credit plans	RCFDB539	532,949	RCONB539	532,949	6.b.
c. Automobile loans	RCFDK137	5,488,436	RCONK137	5,488,436	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	2,591,558	RCONK207	2,591,558	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	11,945	RCON2081	11,945	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	2,067,520	RCON2107	2,067,520	8.
9. Loans to nondepository financial institutions and other loans:	RCFD1563	22,212,050			9.
a. Loans to nondepository financial institutions			RCONJ454	19,311,074	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	513,266	9.b.1.
2. All other loans (exclude consumer loans)			RCONJ451	2,387,710	9.b.2.
10. Lease financing receivables (net of unearned income)			RCON2165	581,536	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0			10.a.
b. All other leases	RCFDF163	581,536			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	93,966,211	RCON2122	93,966,211	12.

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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).



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 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	7,331	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	143,766	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK160	367	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	8,275	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	1,627	M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	31,038	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	8,581	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
1. Loans secured by farmland in domestic offices.....	RCONK166	0	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK168	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCFDK098	0	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	0	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	RCFDHK25	200,985	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
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:			M.2.a.
1. Three months or less.....	RCONA564	838,688	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	705,625	M.2.a.2.
3. Over one year through three years.....	RCONA566	184,152	M.2.a.3.
4. Over three years through five years.....	RCONA567	307,390	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	1,103,050	M.2.a.5.
6. Over 15 years.....	RCONA569	3,602,642	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:			M.2.b.
1. Three months or less.....	RCFDA570	63,630,504	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	1,421,247	M.2.b.2.
3. Over one year through three years.....	RCFDA572	5,252,161	M.2.b.3.
4. Over three years through five years.....	RCFDA573	8,299,239	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	8,003,751	M.2.b.5.
6. Over 15 years.....	RCFDA575	178,018	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).....	RCFDA247	16,877,240	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 <sup>4</sup> .....	RCFD2746	4,162,798	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).....	RCON5370	2,400,467	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).....	RCFDB837	455,874	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	NR	M.6.

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.

4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.

Dollar amounts in thousands

<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</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): <sup>5</sup>				M.7.
a. Outstanding balance.....		RCFDC779	<b>53,986</b>	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....		RCFDC780	<b>66,368</b>	M.7.b.
<i>Memorandum items 8.a, 8.b, and 8.c are to be completed 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:				M.8.
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 1.c.(2)(b)).....		RCONF230	<b>0</b>	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, 2021, 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.....		RCONF231	<b>NR</b>	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.....		RCONF232	<b>NR</b>	M.8.c.

5. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Dollar amounts in thousands

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)).....	RCONF577	<b>65,579</b>	M.9.
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Dollar amounts in thousands

10. Not applicable			M.10.
11. Not applicable			M.11.

Dollar amounts in thousands

	(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				
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: <sup>1</sup>				M.12.			
a. Loans secured by real estate.....	RCFDG091	0	RCFDG092	0	RCFDG093	0	M12a
b. Commercial and industrial loans.....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M12c
d. All other loans and all leases.....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M12d

Dollar amounts in thousands

<i>Memoranda 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, 2021.</i>				M.13.
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).....	RCONG376		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)(a)(2)).	RIADG377		NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFDG378		<b>33,260,130</b>	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, item 1.c, above):				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		NR	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		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:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		NR	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		NR	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		NR	M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks.</i>				
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).....	RCONLE75		<b>333,209</b>	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.....	RCONLG24		CONF	M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25		CONF	M.17.b.

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 Part II - Loans to Small Businesses and Small Farms(Form Type - 031)

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.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:					3.
a. With original amounts of \$100,000 or less.....	RCON5564	661	RCON5565	6,953	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	890	RCON5567	66,113	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	1498	RCON5569	404,649	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:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	83107	RCON5571	1,402,255	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	29519	RCON5573	2,803,705	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	8911	RCON5575	2,368,347	4.c.

Dollar amounts in thousands

5. Not applicable			5.
6. Not applicable			6.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
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:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	121	RCON5579	1,799	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	125	RCON5581	10,100	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	111	RCON5583	26,131	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:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	518	RCON5585	8,388	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	167	RCON5587	11,625	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	73	RCON5589	8,384	8.c.

## Schedule RC-D - Trading Assets and Liabilities(Form Type - 031)

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

Dollar amounts in thousands		Consolidated Bank		
1. U.S. Treasury securities.....		RCFD3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....		RCFD3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....		RCFD3533	407,975	3.
4. Mortgage-backed securities (MBS):				4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCFDG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>1</sup> .....		RCFDG380	0	4.b.
c. All other residential MBS.....		RCFDG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....		RCFDK197	0	4.d.
e. All other commercial MBS.....		RCFDK198	0	4.e.
5. Other debt securities:				5.
a. Structured financial products.....		RCFDHT62	0	5.a.
b. All other debt securities.....		RCFDG386	0	5.b.
6. Loans:				6.
a. Loans secured by real estate				6.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT63	0	6.a.1.
2. All other loans secured by real estate.....		RCFDHT64	0	6.a.2.
b. Commercial and industrial loans.....		RCFDF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT65	0	6.c.
d. Other loans.....		RCFDF618	0	6.d.
7. Not applicable				7.
8. Not applicable				8.
9. Other trading assets.....		RCFD3541	2,700	9.
10. Not applicable				10.
11. Derivatives with a positive fair value.....		RCFD3543	16,430	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....		RCFD3545	427,105	12.
13. Not available				13.
a. Liability for short positions.....		RCFD3546	0	13.a.
b. Other trading liabilities.....		RCFDF624	0	13.b.
14. Derivatives with a negative fair value.....		RCFD3547	91,738	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....		RCFD3548	91,738	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				M.1.
a. Loans secured by real estate				M.1.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT66	0	M.1.a.1.
2. All other loans secured by real estate.....		RCFDHT67	0	M.1.a.2.
b. Commercial and industrial loans.....		RCFDF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT68	0	M.1.c.
d. Other loans.....		RCFDF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more: <sup>1</sup>				M.2.
a. Fair value.....		RCFDF639	NR	M.2.a.
b. Unpaid principal balance.....		RCFDF640	NR	M.2.b.

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

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).  
 1. The \$10 billion trading asset-size test is based on total trading assets reported on the June 30, 2018, Report of Condition.

Dollar amounts in thousands

Memorandum items 3 through 10 are to be completed by banks with \$10 billion or more in total trading assets.

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)):

		Consolidated Bank		
				M.3.
a.	Trust preferred securities issued by financial institutions.....	RCFDG299	NR	M.3.a.
b.	Trust preferred securities issued by real estate investment trusts.....	RCFDG332	NR	M.3.b.
c.	Corporate and similar loans.....	RCFDG333	NR	M.3.c.
d.	1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	NR	M.3.d.
e.	1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	NR	M.3.e.
f.	Diversified (mixed) pools of structured financial products.....	RCFDG651	NR	M.3.f.
g.	Other collateral or reference assets.....	RCFDG652	NR	M.3.g.
4. Pledged trading assets:				M.4.
a.	Pledged securities.....	RCFDG387	NR	M.4.a.
b.	Pledged loans.....	RCFDG388	NR	M.4.b.

Dollar amounts in thousands

5. Asset-backed securities:				M.5.
a.	Credit card receivables.....	RCFDF643	NR	M.5.a.
b.	Home equity lines.....	RCFDF644	NR	M.5.b.
c.	Automobile loans.....	RCFDF645	NR	M.5.c.
d.	Other consumer loans.....	RCFDF646	NR	M.5.d.
e.	Commercial and industrial loans.....	RCFDF647	NR	M.5.e.
f.	Other.....	RCFDF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)				M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):				M.7.
a.	Readily determinable fair values.....	RCFDF652	NR	M.7.a.
b.	Other.....	RCFDF653	NR	M.7.b.
8. Loans pending securitization.....		RCFDF654	NR	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% of the item): <sup>1</sup>				M.9.
a. Disclose component and the dollar amount of that component:				M.9.a.
1. Describe component.....		TEXTF655	NR	M.9.a.1.
2. Amount of component.....		RCFDF655	0	M.9.a.2.
b. Disclose component and the dollar amount of that component:				M.9.b.
(TEXTF656) NR		RCFDF656	0	M.9.b.1.
c. Disclose component and the dollar amount of that component:				M.9.c.
(TEXTF657) NR		RCFDF657	0	M.9.c.1.
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% of the item):				M.10.
a. Disclose component and the dollar amount of that component:				M.10.a.
1. Describe component.....		TEXTF658	NR	M.10.a.1.
2. Amount of component.....		RCFDF658	0	M.10.a.2.
b. Disclose component and the dollar amount of that component:				M.10.b.
(TEXTF659) NR		RCFDF659	0	M.10.b.1.
c. Disclose component and the dollar amount of that component:				M.10.c.
(TEXTF660) NR		RCFDF660	0	M.10.c.1.

1. Exclude equity securities.

## Schedule RC-E Part I - Deposits in Domestic Offices(Form Type - 031)

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	<b>17,658,475</b>		RCONB550 <b>109,863,354</b> 1.
2. U.S. Government.....	RCON2202	<b>0</b>		RCON2520 <b>0</b> 2.
3. States and political subdivisions in the U.S.....	RCON2203	<b>199,844</b>		RCON2530 <b>3,055,832</b> 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>1,740,899</b>		RCONB552 <b>0</b> 4.
5. Banks in foreign countries.....	RCON2213	<b>304,998</b>		RCON2236 <b>505,350</b> 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>		RCON2377 <b>0</b> 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>19,904,216</b>	RCON2210 <b>18,311,090</b>	RCON2385 <b>113,424,536</b> 7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>1,449,388</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>2,727,245</b>	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	<b>2,727,245</b>	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	<b>790,145</b>	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>0</b>	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).	RCON5590	<b>NR</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>109,423</b>	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	<b>0</b>	M.1.g.
<i>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by banks with \$100 billion or more in total assets</i>			M.1.h.
h. Sweep deposits:			
1. Fully insured, affiliate sweep deposits.....	RCONMT87	<b>0</b>	M.1.h.1.
a. Fully insured, affiliate, retail sweep deposits.....	RCONMT88	<b>0</b>	M.1.h.1.a.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	<b>0</b>	M.1.h.2.
a. Not fully insured, affiliate, retail sweep deposits.....	RCONMT90	<b>0</b>	M.1.h.2.a.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	<b>0</b>	M.1.h.3.
a. Fully insured, non-affiliate, retail sweep deposits.....	RCONMT92	<b>0</b>	M.1.h.3.a.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	<b>0</b>	M.1.h.4.
a. Not fully insured, non-affiliate, retail sweep deposits.....	RCONMT94	<b>0</b>	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	<b>0</b>	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>97,935,602</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>5,739,266</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>5,431,317</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>1,940,249</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>2,378,102</b>	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.....	RCONF233	<b>369,187</b>	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	<b>1,854,923</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	<b>3,440,388</b>	M.3.a.2.
3. Over one year through three years.....	RCONHK09	<b>1,676,281</b>	M.3.a.3.
4. Over three years.....	RCONHK10	<b>399,974</b>	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONHK11	<b>4,436,566</b>	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	<b>941,693</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	<b>1,018,126</b>	M.4.a.2.
3. Over one year through three years.....	RCONHK14	<b>372,691</b>	M.4.a.3.
4. Over three years.....	RCONHK15	<b>45,592</b>	M.4.a.4.

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.  
 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.



Dollar amounts in thousands

b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	<b>1,589,064</b>	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?.....	RCONP752	<b>Yes</b>	M.5.
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.</i>			
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): <sup>5</sup>			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>436,035</b>	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>0</b>	M.6.b.
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):			M.7.
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):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>35,427,911</b>	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>60,056,382</b>	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):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>5,359,155</b>	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>377,614</b>	M.7.b.2.

## Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs(Form Type - 031)

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	<b>0</b>	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	<b>0</b>	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	<b>0</b>	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	<b>0</b>	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	<b>0</b>	5.
6. Total.....	RCFN2200	<b>NR</b>	6.
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	RCFNA245	<b>NR</b>	M.1.

5. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RC-F - Other Assets(Form Type - 031)

Dollar amounts in thousands

1. Accrued interest receivable <sup>2</sup> .....	RCFDB556	<b>369,514</b>	1.
2. Net deferred tax assets <sup>3</sup> .....	RCFD2148	<b>1,143,687</b>	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	RCFDHT80	<b>144</b>	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	RCFD1752	<b>1,265,710</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	<b>1,289,834</b>	5.a.
b. Separate account life insurance assets.....	RCFDK202	<b>1,818,840</b>	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	<b>113,803</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	<b>1,005,654</b>	6.
a. Prepaid expenses.....	RCFD2166	<b>0</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	<b>0</b>	6.c.
d. FDIC loss-sharing indemnification assets.....	RCFDJ448	<b>0</b>	6.d.
e. Computer software.....	RCFDFT33	<b>283,626</b>	6.e.
f. Accounts receivable.....	RCFDFT34	<b>253,804</b>	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFDFT35	<b>0</b>	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	<b>NR</b>	6.h.1.
2. Amount of component.....	RCFD3549	<b>0</b>	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	<b>NR</b>	6.i.1.
2. Amount of component.....	RCFD3550	<b>0</b>	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	<b>NR</b>	6.j.1.
2. Amount of component.....	RCFD3551	<b>0</b>	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	<b>7,007,186</b>	7.

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.
3. See discussion of deferred income taxes in Glossary entry on "income taxes."
4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G - Other Liabilities(Form Type - 031)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices <sup>6</sup> .....	RCON3645	<b>15,580</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	<b>700,274</b>	1.b.
2. Net deferred tax liabilities <sup>2</sup> .....	RCFD3049	<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures <sup>7</sup> .....	RCFDB557	<b>131,177</b>	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCFD2938	<b>1,425,711</b>	4.
a. Accounts payable.....	RCFD3066	<b>563,473</b>	4.a.
b. Deferred compensation liabilities.....	RCFDC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	<b>0</b>	4.d.
e. Operating lease liabilities.....	RCFDLB56	<b>724,224</b>	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3552	<b>NR</b>	4.f.1.
2. Amount of component.....	RCFD3552	<b>0</b>	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3553	<b>NR</b>	4.g.1.
2. Amount of component.....	RCFD3553	<b>0</b>	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component.....	TEXT3554	<b>NR</b>	4.h.1.
2. Amount of component.....	RCFD3554	<b>0</b>	4.h.2.
5. Total.....	RCFD2930	<b>2,272,742</b>	5.

6. For savings banks, include "dividends" accrued and unpaid on deposits.

2. See discussion of deferred income taxes in Glossary entry on "income taxes."

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 are not unconditionally cancelable.

## Schedule RC-H - Selected Balance Sheet Items for Domestic Offices (Form Type - 031)

To be completed only by banks with foreign offices.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	NR	3.
4. Securities sold under agreements to repurchase.....	RCONB995	NR	4.
5. Other borrowed money.....	RCON3190	NR	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	NR	6.
<i>OR</i>			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	NR	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	NR	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	NR	9.

Dollar amounts in thousands

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities.....	RCON0211	NR	RCON1287	NR	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	NR	RCON8495	NR	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	NR	RCON8499	NR	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	NR	RCONG390	NR	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	NR	RCON1713	NR	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG393	NR	RCONG394	NR	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	NR	RCON1736	NR	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	NR	RCONG398	NR	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	NR	RCONG400	NR	15.
16. Not applicable.					16.
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	RCON1754	NR	RCON1773	NR	17.

Dollar amounts in thousands

18. Equity investments not held for trading:			18.
a. Equity securities with readily determinable fair values <sup>4</sup> .....	RCONJA22	NR	18.a.
b. Equity investments without readily determinable fair values.....	RCON1752	NR	18.b.
<i>Items 19, 20 and 21 are to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	RCON3545	NR	19.
20. Total trading liabilities.....	RCON3548	NR	20.
21. Total loans held for trading.....	RCONHT71	NR	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 complete Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	RCONJF75	NR	22.

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).

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-I - Assets and Liabilities of IBFs(Form Type - 031)

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

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	NR	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	NR	2.

## Schedule RC-K - Quarterly Averages(Form Type - 031)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	15,667,354	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCFDB558	19,959,852	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCFDB559	24,701,105	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....	RCFDB560	2,569,846	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	135,225	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	91,325,812	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	8,742,352	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	12,718,934	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	356,637	6.a.3.
4. Commercial and industrial loans.....	RCON3387	36,008,262	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	397,978	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	8,476,380	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	NR	6.b.
<i>Item 7 is to be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
7. Trading assets.....	RCFD3401	1,052,304	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	582,846	8.
9. Total assets <sup>4</sup> .....	RCFD3368	167,531,780	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	6,838,572	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	108,472,765	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	6,356,922	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	2,146,089	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	NR	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	304,117	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	10,951,416	14.

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

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

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, 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(Form Type - 031)

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

1. Unused commitments:					1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814		<b>4,814,142</b>		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..	RCONHT72		<b>NR</b>		1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815		<b>4,152,257</b>		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>					
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.</i>					
1. Unused consumer credit card lines.....	RCFDJ455		<b>2,879,738</b>		1.b.1.
2. Other unused credit card lines.....	RCFDJ456		<b>1,272,519</b>		1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:					1.c.
1. Secured by real estate:					1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164		<b>119,771</b>		1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165		<b>4,249,834</b>		1.c.1.b.
2. Not secured by real estate.....	RCFD6550		<b>0</b>		1.c.2.
d. Securities underwriting.....	RCFD3817		<b>0</b>		1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans.....	RCFDJ457		<b>31,401,724</b>		1.e.1.
2. Loans to financial institutions.....	RCFDJ458		<b>25,864,367</b>		1.e.2.
3. All other unused commitments.....	RCFDJ459		<b>14,209,801</b>		1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819		<b>2,853,537</b>		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>					
a. Amount of financial standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3820		<b>390,487</b>		2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821		<b>345,701</b>		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.</i>					
a. Amount of performance standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3822		<b>63,561</b>		3.a.
4. Commercial and similar letters of credit.....	RCFD3411		<b>193,401</b>		4.
5. Not applicable					5.
6. Securities lent and borrowed:					6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433		<b>0</b>		6.a.
b. Securities borrowed.....	RCFD3432		<b>0</b>		6.b.

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCFDC968	<b>0</b>	RCFDC969	<b>0</b>	7.a.1.
2. Total return swaps.....	RCFDC970	<b>0</b>	RCFDC971	<b>0</b>	7.a.2.
3. Credit options.....	RCFDC972	<b>0</b>	RCFDC973	<b>0</b>	7.a.3.
4. Other credit derivatives.....	RCFDC974	<b>0</b>	RCFDC975	<b>0</b>	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	<b>0</b>	RCFDC221	<b>0</b>	7.b.1.
2. Gross negative fair value.....	RCFDC220	<b>0</b>	RCFDC222	<b>0</b>	7.b.2.

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment: <sup>1</sup>				7.c.
1. Positions covered under the Market Risk Rule:				7.c.1.
a. Sold protection.....	RCFDG401		0	7.c.1.a.
b. Purchased protection.....	RCFDG402		0	7.c.1.b.
2. All other positions:				7.c.2.
a. Sold protection.....	RCFDG403		0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404		0	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405		0	7.c.2.c.

Dollar amounts in thousands

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection: <sup>2</sup>							7.d.1.
a. Investment grade.....	RCFDG406	0	RCFDG407	0	RCFDG408	0	7d1a.
b. Subinvestment grade.....	RCFDG409	0	RCFDG410	0	RCFDG411	0	7d1b.
2. Purchased credit protection: <sup>3</sup>							7.d.2.
a. Investment grade.....	RCFDG412	0	RCFDG413	0	RCFDG414	0	7d2a.
b. Subinvestment grade.....	RCFDG415	0	RCFDG416	0	RCFDG417	0	7d2b.

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, 2018, Report of Condition.  
 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, 2018, Report of Condition.

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	<b>202,369</b>	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").....	RCFD3430	<b>0</b>	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	<b>0</b>	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	<b>0</b>	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	<b>NR</b>	9.d.1.
2. Amount of component.....	RCFD3555	<b>0</b>	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	<b>NR</b>	9.e.1.
2. Amount of component.....	RCFD3556	<b>0</b>	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCFD3557	<b>0</b>	9.f.1.
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").....	RCFD5591	<b>0</b>	10.
a. Commitments to sell when-issued securities.....	RCFD3435	<b>0</b>	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	<b>NR</b>	10.b.1.
2. Amount of component.....	RCFD5592	<b>0</b>	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	<b>NR</b>	10.c.1.
2. Amount of component.....	RCFD5593	<b>0</b>	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	<b>NR</b>	10.d.1.
2. Amount of component.....	RCFD5594	<b>0</b>	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	<b>NR</b>	10.e.1.
2. Amount of component.....	RCFD5595	<b>0</b>	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	<b>0</b>	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	<b>0</b>	11.b.

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.



Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts				
12. Gross amounts (e.g., notional amounts):						12.			
a. Futures contracts.....	RCFD8693	0	RCFD8694	0	RCFD8695	0	RCFD8696	0	12.a.
b. Forward contracts.....	RCFD8697	36,000	RCFD8698	2,695,756	RCFD8699	0	RCFD8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	0	RCFD8702	0	RCFD8703	0	RCFD8704	0	12c1.
2. Purchased options.....	RCFD8705	0	RCFD8706	0	RCFD8707	0	RCFD8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	529,558	RCFD8710	0	RCFD8711	0	RCFD8712	0	12d1.
2. Purchased options.....	RCFD8713	497,758	RCFD8714	0	RCFD8715	0	RCFD8716	0	12d2.
e. Swaps.....	RCFD3450	59,326,774	RCFD3826	0	RCFD8719	722,553	RCFD8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	11,950,911	RCFDA127	2,695,756	RCFD8723	722,553	RCFD8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	48,439,179	RCFD8726	0	RCFD8727	0	RCFD8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	12,760,128							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	38,316	RCFD8734	39,172	RCFD8735	838	RCFD8736	0	15a1.
2. Gross negative fair value.....	RCFD8737	68,881	RCFD8738	38,113	RCFD8739	37,420	RCFD8740	0	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	5,929	RCFD8742	0	RCFD8743	0	RCFD8744	0	15b1.
2. Gross negative fair value.....	RCFD8745	882,005	RCFD8746	0	RCFD8747	0	RCFD8748	0	15b2.

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties				
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more.</i>										
16. Over-the counter derivatives: <sup>1</sup>							16.			
a. Net current credit exposure.....	RCFDG418	8,814		RCFDG420	0	RCFDG421	0	RCFDG422	4,668	16.a.
b. Fair value of collateral:										16.b.
1. Cash - U.S. dollar.....	RCFDG423	0		RCFDG425	0	RCFDG426	0	RCFDG427	100	16.b.1.
2. Cash - Other currencies.....	RCFDG428	0		RCFDG430	0	RCFDG431	0	RCFDG432	0	16.b.2.
3. U.S. Treasury securities.....	RCFDG433	0		RCFDG435	0	RCFDG436	0	RCFDG437	0	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438	0		RCFDG440	0	RCFDG441	0	RCFDG442	0	16.b.4.
5. Corporate bonds.....	RCFDG443	0		RCFDG445	0	RCFDG446	0	RCFDG447	0	16.b.5.
6. Equity securities.....	RCFDG448	0		RCFDG450	0	RCFDG451	0	RCFDG452	0	16.b.6.
7. All other collateral.....	RCFDG453	0		RCFDG455	0	RCFDG456	0	RCFDG457	0	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCFDG458	0		RCFDG460	0	RCFDG461	0	RCFDG462	100	16.b.8.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RC-M - Memoranda(Form Type - 031)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	<b>1,437</b>	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.....	RCFD6165	<b>0</b>	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCFD3164	<b>28,119</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	<b>25,739</b>	2.a.1.
b. Goodwill.....	RCFD3163	<b>3,097,352</b>	2.b.
c. All other intangible assets.....	RCFDJF76	<b>24,866</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCFD2143	<b>3,150,337</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	<b>604</b>	3.a.
b. Farmland in domestic offices.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	<b>2,408</b>	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	<b>2,151</b>	3.e.
f. In foreign offices.....	RCFN5513	<b>NR</b>	3.f.
g. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	<b>5,163</b>	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) <sup>1</sup> .....	RCFDJA29	<b>NR</b>	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCFDF055	<b>2,500,000</b>	5.a.1.a.
b. Over one year through three years.....	RCFDF056	<b>0</b>	5.a.1.b.
c. Over three years through five years.....	RCFDF057	<b>1,000,000</b>	5.a.1.c.
d. Over five years.....	RCFDF058	<b>2,000,000</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCFD2651	<b>2,500,000</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	<b>0</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCFDF060	<b>4,897,055</b>	5.b.1.a.
b. Over one year through three years.....	RCFDF061	<b>81,791</b>	5.b.1.b.
c. Over three years through five years.....	RCFDF062	<b>10,662</b>	5.b.1.c.
d. Over five years.....	RCFDF063	<b>821,672</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....	RCFDB571	<b>362,055</b>	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).....	RCFD3190	<b>11,311,180</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	<b>Yes</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	<b>0</b>	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<b>Click here for value</b>	8.a.

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.

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

2. 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.

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

4. 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.

Dollar amounts in thousands

b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	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:			8.c.
1. Trade name 1.....	TE01N529	BMO Harris	8.c.1.
2. Trade name 2.....	TE02N529	<a href="#">Click here for value</a>	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	NR	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	111,924	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	0	13.a.1.c.2a.
b. Secured by junior liens.....	RCONK174	0	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13.a.1.e.2.
2. Not applicable			13.a.2.
3. Not applicable			13.a.3.
4. Not applicable			13.a.4.
5. All other loans and all leases.....	RCFDK183	0	13.a.5.

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).

Dollar amounts in thousands

b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	NR	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.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			14.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	RCFDK193	NR	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	RCFDK194	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.
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).....	RCONL133	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?.....	RCONL135	NR	15.b.
<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.
16. International remittance transfers offered to consumers: <sup>1</sup>			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	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.</i>			16.b.
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
1. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.b.1.
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	NR	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): <sup>3</sup>			17.
a. Number of PPP loans outstanding.....	RCONLG26	918	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	112,966	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	0	17.d.1.
2. More than one year.....	RCONLL60	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.....	RCONLL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			18.
a. Outstanding balance of assets purchased under the MMLF.....	RCONLL61	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.....	RCONLL58	0	18.b.

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- Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
- 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 excluded.
- Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

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## Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

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	
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans in domestic offices:							1.a.
1. 1-4 family residential construction loans.....	RCONF172	5,515	RCONF174	1,600	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	259	RCONF175	4	RCONF177	10,490	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	7,188	RCON3494	254	RCON3495	42,156	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	4,914	RCON5399	1,376	RCON5400	22,974	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	41,931	RCONC237	4,348	RCONC229	107,480	1.c.2a.
b. Secured by junior liens.....	RCONC238	1,058	RCONC239	2,419	RCONC230	31,855	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	311	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	3,248	RCONF180	5,987	RCONF182	26,426	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	11	RCONF181	9,400	RCONF183	37,749	1.e.2.
f. In foreign offices.....	RCFNB572	NR	RCFNB573	NR	RCFNB574	NR	1.f.
2. Loans to depository institutions and acceptances of other banks:							2.
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks.....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1594	582	RCFD1597	0	RCFD1583	19,868	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	34,151	RCFD1252	14,174	RCFD1253	112,683	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	0	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	3,017	RCFDB576	3,054	RCFDB577	0	5.a.
b. Automobile loans.....	RCFDK213	29,287	RCFDK214	31	RCFDK215	14,178	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	15,050	RCFDK217	7,022	RCFDK218	2,746	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	958	RCFD5460	0	RCFD5461	3,782	7.
8. Lease financing receivables:							8.
a. Leases to individuals for household, family, and other personal expenditures.....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases.....	RCFDF169	0	RCFDF170	0	RCFDF171	7,046	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	147,169	RCFD1407	49,669	RCFD1403	439,744	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	997	RCFD3506	133	RCFD3507	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:.....	RCFDK036	6,019	RCFDK037	0	RCFDK038	13,044	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCFDK039	5,994	RCFDK040	0	RCFDK041	11,106	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCFDK042	0	RCFDK043	0	RCFDK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							12.
a. Loans secured by real estate in domestic offices:							12.a.
1. Construction, land development, and other land loans:							12.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	12a1a.

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		
b. Other construction loans and all land development and other land loans.....	RCONK048	0	RCONK049	0	RCONK050	0	12a1b
2. Secured by farmland.....	RCONK051	0	RCONK052	0	RCONK053	0	12a2.
3. Secured by 1-4 family residential properties:							12a3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	0	RCONK055	0	RCONK056	0	12a3a
b. Closed-end loans secured by 1-4 family residential properties:							12a3b
1. Secured by first liens.....	RCONK057	0	RCONK058	0	RCONK059	0	12a31.
2. Secured by junior liens.....	RCONK060	0	RCONK061	0	RCONK062	0	12a32
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0	12a4.
5. Secured by nonfarm nonresidential properties:							12a5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	0	RCONK067	0	RCONK068	0	12a5a
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	0	RCONK070	0	RCONK071	0	12a5b
b. Not applicable							12.b.
c. Not applicable							12.c.
d. Not applicable							12.d.
e. All other loans and all leases.....	RCFDK087	0	RCFDK088	0	RCFDK089	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.....	RCFDK102	0	RCFDK103	0	RCFDK104	0	12.f.
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 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans in domestic offices:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a1.
2. Other construction loans and all land development and other land loans.....	RCONK108	130	RCONK109	0	RCONK110	293	M1a2
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	914	RCONF662	25	RCONF663	97,949	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	239	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	65	RCONK115	0	RCONK116	11,267	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	353	M1d2
e. Commercial and industrial loans:							M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	175	RCFDK121	0	RCFDK122	33,751	M1e1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	0	M1e2
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	6,079	RCFDK127	0	RCFDK128	38,614	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f., above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	20,426	M1f1.
2. Not applicable							M1f2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M1f4.
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M1f4a
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M1f4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M1f4c
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part 1, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f) <sup>1</sup> .....	RCFDHK26	7,363	RCFDHK27	25	RCFDHK28	182,466	M.1.g.

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

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	
	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.....	RCFD6558	0	RCFD6559	0	RCFD6560
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	3,202	RCFD1249	1,600	RCFD1250	1,401
4. Not applicable						
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	RCFDC240	0	RCFDC241	0	RCFDC226	0

Dollar amounts in thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	6. Derivative contracts: Fair value of amounts carried as assets.....	RCFD3529	0	RCFD3530

Dollar amounts in thousands	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>	
7. Additions to nonaccrual assets during the previous six months.....	RCFDC410 85,828
8. Nonaccrual assets sold during the previous six months.....	RCFDC411 8,351

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	
	9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Stament of Position 03-3): <sup>2</sup>					
a. Outstanding balance.....	RCFDL183	91	RCFDL184	8,074	RCFDL185	0
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	13	RCFDL187	14,481	RCFDL188	0

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 and FICO Assessments(Form Type - 031)

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, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	<b>136,420,687</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	<b>0</b>	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	<b>0</b>	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	<b>167,531,780</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCFDK654	<b>14,525,737</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	<b>0</b>	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):			7.
a. One year or less.....	RCFDG465	<b>346,869</b>	7.a.
b. Over one year through three years.....	RCFDG466	<b>1,105,000</b>	7.b.
c. Over three years through five years.....	RCFDG467	<b>1,150,000</b>	7.c.
d. Over five years.....	RCFDG468	<b>3,097,387</b>	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):			8.
a. One year or less.....	RCFDG469	<b>0</b>	8.a.
b. Over one year through three years.....	RCFDG470	<b>0</b>	8.b.
c. Over three years through five years.....	RCFDG471	<b>0</b>	8.c.
d. Over five years.....	RCFDG472	<b>500,000</b>	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	RCONG803	<b>0</b>	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.....	RCONL190	<b>NR</b>	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? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	<b>No</b>	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCFDK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCFDK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	<b>Yes</b>	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCFDK660	<b>50,865,708</b>	11.a.
b. Custodial bank deduction limit.....	RCFDK661	<b>4,270,176</b>	11.b.
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):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>38,035,290</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>2168587</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>96,933,810</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>45013</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>1,330,186</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>90872</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.

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.  
 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.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>121,400</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>323</b>	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</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) <sup>3</sup> .....	RCON5597	<b>85,564,754</b>	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:			M.3.
a. Legal title.....	TEXTA545	<b>NR</b>	M.3.a.
b. FDIC Certificate Number.....	RCONA545	<b>0</b>	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	<b>NR</b>	M.4.
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....	RCFDMW53	<b>NR</b>	M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	<b>CONF</b>	M.6.a.
b. Substandard.....	RCFDK664	<b>CONF</b>	M.6.b.
c. Doubtful.....	RCFDK665	<b>CONF</b>	M.6.c.
d. Loss.....	RCFDK666	<b>CONF</b>	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	<b>CONF</b>	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	<b>CONF</b>	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	<b>CONF</b>	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	<b>CONF</b>	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	<b>CONF</b>	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	<b>CONF</b>	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	<b>2,786,325</b>	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	<b>0</b>	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).....	RCFDK669	<b>0</b>	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	<b>2,378,102</b>	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):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	<b>0</b>	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	<b>11,222</b>	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	<b>7,153</b>	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.....	RCFDN180	<b>1,338</b>	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	<b>112,351</b>	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	<b>0</b>	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	<b>0</b>	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	<b>0</b>	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.....	RCFDK673	<b>CONF</b>	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	<b>CONF</b>	M.15.

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

Dollar amounts in thousands

*Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.*

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....

RCFDL189	<b>785</b>	M.16.
		M.17.
RCFDL194	<b>NR</b>	M.17.a.
RCFDL195	<b>NR</b>	M.17.b.
RCFDL196	<b>NR</b>	M.17.c.
RCONL197	<b>NR</b>	M.17.d.

*Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.*

17. Selected fully consolidated data for deposit insurance assessment purposes:

a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....

b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....

c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....

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.....

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDS Were Derived Using	
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:															M18	
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDM964 CONF	RCFDM965 CONF	RCFDM966 CONF	RCFDM967 CONF	RCFDM968 CONF	RCFDM969 CONF	RCFDM970 CONF	RCFDM971 CONF	RCFDM972 CONF	RCFDM973 CONF	RCFDM974 CONF	RCFDM975 CONF	RCFDM976 CONF	RCFDM977 CONF	RCFDM978 CONF	M18a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979 CONF	RCFDM980 CONF	RCFDM981 CONF	RCFDM982 CONF	RCFDM983 CONF	RCFDM984 CONF	RCFDM985 CONF	RCFDM986 CONF	RCFDM987 CONF	RCFDM988 CONF	RCFDM989 CONF	RCFDM990 CONF	RCFDM991 CONF	RCFDM992 CONF	RCFDM993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDM994 CONF	RCFDM995 CONF	RCFDM996 CONF	RCFDM997 CONF	RCFDM998 CONF	RCFDM999 CONF	RCFDN001 CONF	RCFDN002 CONF	RCFDN003 CONF	RCFDN004 CONF	RCFDN005 CONF	RCFDN006 CONF	RCFDN007 CONF	RCFDN008 CONF	RCFDN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010 CONF	RCFDN011 CONF	RCFDN012 CONF	RCFDN013 CONF	RCFDN014 CONF	RCFDN015 CONF	RCFDN016 CONF	RCFDN017 CONF	RCFDN018 CONF	RCFDN019 CONF	RCFDN020 CONF	RCFDN021 CONF	RCFDN022 CONF	RCFDN023 CONF	RCFDN024 CONF	M18d
e. Credit cards.....	RCFDN040 CONF	RCFDN041 CONF	RCFDN042 CONF	RCFDN043 CONF	RCFDN044 CONF	RCFDN045 CONF	RCFDN046 CONF	RCFDN047 CONF	RCFDN048 CONF	RCFDN049 CONF	RCFDN050 CONF	RCFDN051 CONF	RCFDN052 CONF	RCFDN053 CONF	RCFDN054 CONF	M18e
f. Automobile loans.....	RCFDN055 CONF	RCFDN056 CONF	RCFDN057 CONF	RCFDN058 CONF	RCFDN059 CONF	RCFDN060 CONF	RCFDN061 CONF	RCFDN062 CONF	RCFDN063 CONF	RCFDN064 CONF	RCFDN065 CONF	RCFDN066 CONF	RCFDN067 CONF	RCFDN068 CONF	RCFDN069 CONF	M18f
g. Student loans.....	RCFDN070 CONF	RCFDN071 CONF	RCFDN072 CONF	RCFDN073 CONF	RCFDN074 CONF	RCFDN075 CONF	RCFDN076 CONF	RCFDN077 CONF	RCFDN078 CONF	RCFDN079 CONF	RCFDN080 CONF	RCFDN081 CONF	RCFDN082 CONF	RCFDN083 CONF	RCFDN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085 CONF	RCFDN086 CONF	RCFDN087 CONF	RCFDN088 CONF	RCFDN089 CONF	RCFDN090 CONF	RCFDN091 CONF	RCFDN092 CONF	RCFDN093 CONF	RCFDN094 CONF	RCFDN095 CONF	RCFDN096 CONF	RCFDN097 CONF	RCFDN098 CONF	RCFDN099 CONF	M18h
i. Consumer leases.....	RCFDN100 CONF	RCFDN101 CONF	RCFDN102 CONF	RCFDN103 CONF	RCFDN104 CONF	RCFDN105 CONF	RCFDN106 CONF	RCFDN107 CONF	RCFDN108 CONF	RCFDN109 CONF	RCFDN110 CONF	RCFDN111 CONF	RCFDN112 CONF	RCFDN113 CONF	RCFDN114 CONF	M18i
j. Total.....	RCFDN115 CONF	RCFDN116 CONF	RCFDN117 CONF	RCFDN118 CONF	RCFDN119 CONF	RCFDN120 CONF	RCFDN121 CONF	RCFDN122 CONF	RCFDN123 CONF	RCFDN124 CONF	RCFDN125 CONF	RCFDN126 CONF	RCFDN127 CONF	RCFDN128 CONF		M18j

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices(Form Type - 031)

Schedule RC-P is to be completed by banks at which either 1-4 family residential mortgage loan originations and purchases for resale 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

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale <sup>1</sup> .....	RCONHT81	<b>85,082</b>	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>2</sup> .....	RCONHT82	<b>0</b>	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	<b>100,682</b>	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).....	RCONFT05	<b>13,199</b>	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).....	RIADHT85	<b>4,890</b>	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	<b>0</b>	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	<b>CONF</b>	7.a.
b. For representations and warranties made to other parties.....	RCONL192	<b>CONF</b>	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	<b>3,433</b>	7.c.

## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis(Form Type - 031)

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	RCFDJA36 40,881,490	RCFDG474 0	RCFDG475 7,525	RCFDG476 40,873,525	RCFDG477 440	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478 0	RCFDG479 0	RCFDG480 0	RCFDG481 0	RCFDG482 0	2.
3. Loans and leases held for sale.....	RCFDG483 0	RCFDG484 0	RCFDG485 0	RCFDG486 0	RCFDG487 0	3.
4. Loans and leases held for investment.....	RCFDG488 0	RCFDG489 0	RCFDG490 0	RCFDG491 0	RCFDG492 0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543 16,430	RCFDG493 63,782	RCFDG494 0	RCFDG495 80,212	RCFDG496 0	5.a.
b. Other trading assets.....	RCFDG497 410,675	RCFDG498 0	RCFDG499 75,106	RCFDG500 335,569	RCFDG501 0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCFDF240 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0	5.b.1.
6. All other assets.....	RCFDG391 428,949	RCFDG392 -422,797	RCFDG395 0	RCFDG396 6,039	RCFDG804 113	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502 41,737,544	RCFDG503 -359,015	RCFDG504 82,631	RCFDG505 41,295,345	RCFDG506 553	7.
8. Deposits.....	RCFDF252 1,351,335	RCFDF686 0	RCFDF694 0	RCFDF253 1,351,335	RCFDF254 0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507 0	RCFDG508 0	RCFDG509 0	RCFDG510 0	RCFDG511 0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547 91,738	RCFDG512 54,488	RCFDG513 0	RCFDG514 146,226	RCFDG515 0	10.a.
b. Other trading liabilities.....	RCFDG516 0	RCFDG517 0	RCFDG518 0	RCFDG519 0	RCFDG520 0	10.b.

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.  
 1. The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCFDG521 0	RCFDG522 0	RCFDG523 0	RCFDG524 0	RCFDG525 0	11.
12. Subordinated notes and debentures.....	RCFDG526 0	RCFDG527 0	RCFDG528 0	RCFDG529 0	RCFDG530 0	12.
13. All other liabilities.....	RCFDG805 262	RCFDG806 881,743	RCFDG807 0	RCFDG808 881,743	RCFDG809 262	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 1,443,335	RCFDG532 936,231	RCFDG533 0	RCFDG534 2,379,304	RCFDG535 262	14.
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):						M.1.
a. Mortgage servicing assets.....	RCFDG536 0	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 0	M.1.a.
b. Nontrading derivative assets.....	RCFDG541 0	RCFDG542 0	RCFDG543 0	RCFDG544 0	RCFDG545 0	M.1.b.

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546	<a href="#">Click here for value</a>	M.1.c.1.

(TEXTG546) CRA LP Investment

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG546 423,945	RCFDG547 -423,945	RCFDG548 0	RCFDG549 0	RCFDG550 0	M.1.c.2.

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG551	NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG551 0	RCFDG552 0	RCFDG553 0	RCFDG554 0	RCFDG555 0	M.1.d.2.

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG556	NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG556 0	RCFDG557 0	RCFDG558 0	RCFDG559 0	RCFDG560 0	M.1.e.2.

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG561	NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG561 0	RCFDG562 0	RCFDG563 0	RCFDG564 0	RCFDG565 0	M.1.f.2.
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):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCFDF261 0	RCFDF689 0	RCFDF697 0	RCFDF262 0	RCFDF263 0	M.2.a.
b. Nontrading derivative liabilities.....	RCFDG566 262	RCFDG567 881,743	RCFDG568 0	RCFDG569 881,743	RCFDG570 262	M.2.b.

Dollar amounts in thousands		
c. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG571	NR

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	
2. Amount of component.....	RCFDG571 0	RCFDG572 0	RCFDG573 0	RCFDG574 0	RCFDG575 0	M.2.c.2.

Dollar amounts in thousands			
d. Disclose component and the dollar amount of that component:			M.2.d.
1. Describe component.....	TEXTG576	NR	M.2.d.1.

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	
2. Amount of component.....	RCFDG576 0	RCFDG577 0	RCFDG578 0	RCFDG579 0	RCFDG580 0	M.2.d.2.

Dollar amounts in thousands			
e. Disclose component and the dollar amount of that component:			M.2.e.
1. Describe component.....	TEXTG581	NR	M.2.e.1.

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	
2. Amount of component.....	RCFDG581 0	RCFDG582 0	RCFDG583 0	RCFDG584 0	RCFDG585 0	M.2.e.2.

Dollar amounts in thousands			
f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component			M.2.f.1.
(TEXTG586) NR			

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	
2. Amount of component.....	RCFDG586 0	RCFDG587 0	RCFDG588 0	RCFDG589 0	RCFDG590 0	M.2.f.2.



Dollar amounts in thousands

		<b>Consolidated Bank</b>		
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):				M.3.
a. Loans secured by real estate:				M.3.a.
1. Secured by 1-4 family residential properties.....	RCFDHT87		<b>0</b>	M.3.a.1.
2. All other loans secured by real estate.....	RCFDHT88		<b>0</b>	M.3.a.2.
b. Commercial and industrial loans.....	RCFDF585		<b>0</b>	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT89		<b>0</b>	M.3.c.
d. Other loans.....	RCFDF589		<b>0</b>	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):				M.4.
a. Loans secured by real estate:				M.4.a.
1. Secured by 1-4 family residential properties.....	RCFDHT91		<b>0</b>	M.4.a.1.
2. All other loans secured by real estate.....	RCFDHT92		<b>0</b>	M.4.a.2.
b. Commercial and industrial loans.....	RCFDF597		<b>0</b>	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT93		<b>0</b>	M.4.c.
d. Other loans.....	RCFDF601		<b>0</b>	M.4.d.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 031)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	<b>12,035,697</b>	1.
2. Retained earnings <sup>1</sup> .....	RCFAKW00	<b>5,641,326</b>	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	<b>NR</b>	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	<b>-2,276,246</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	<b>15,400,777</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	<b>2,990,267</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	<b>22,490</b>	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.....	RCFAP843	<b>4,657</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (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):			9.
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).....	RCFAP844	<b>-1,704,398</b>	9.a.
b. Not applicable.			9.b.
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).....	RCFAP846	<b>-594,211</b>	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).....	RCFAP847	<b>-2,853</b>	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).....	RCFAP848	<b>0</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate 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) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCFAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
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).....	RCFAQ258	<b>25,216</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	<b>0</b>	10.b.

Dollar amounts in thousands		(Column A) Non-advanced Approaches Institutions	(Column B) Advanced Approaches Institutions	
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.....			RCFWP851	NR 11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	RCFAP852	14,659,609	RCFWP852	NR 12.
13. Not available				13.
a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB58	0		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.....			RCFWP853	NR 13.b.
14. Not available				14.
a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB59	0		14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP854	NR 14.b.
15. Not available				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.....	RCFALB60	0		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.....			RCFWP855	NR 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.....			RCFWP856	NR 16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	0	RCFWP857	NR 17.
18. Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	RCFAP858	0	RCFWP858	NR 18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	14,659,609	RCFWP859	NR 19.

Dollar amounts in thousands				
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860		0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861		0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862		0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863		0	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864		0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865		0	25.
26. Tier 1 capital <sup>1</sup> .....	RCFA8274		14,659,609	26.
27. Average total consolidated assets <sup>2</sup> .....	RCFAKW03		167,531,780	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions) <sup>3</sup> .....	RCFAP875		3,017,414	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596		0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCFAA224		164,514,366	30.
31. Leverage ratio (item 26 divided by 30).....	RCFA7204		8.9108%	31.
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).....	RCOALE74		0	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.</i>				
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) <sup>4</sup> .....	RCOANC99		NR	31.b.

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.

Dollar amounts in thousands		(Column A) Amount		(Column B) Percentage	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCFA2170	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.....	RCFAKX77	NR	RCFAKX78	NR	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCFAKX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCFAKX80	NR			34.b.
c. Other off-balance sheet exposures.....	RCFAKX81	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.....	RCFAKX82	NR	RCFAKX83	NR	34.d.

Dollar amounts in thousands			
35. Unconditionally cancellable commitments.....	RCFAS540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCFALB61	NR	36.
37. Allocated transfer risk reserve.....	RCFA3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			38.
a. Loans and leases held for investment.....	RCFAJJ30	NR	38.a.
b. Held-to-maturity debt securities.....	RCFAJJ31	NR	38.b.
c. Other financial assets measured at amortized cost.....	RCFAJJ32	NR	38.c.
39. Tier 2 capital instruments plus related surplus.....	RCFAP866	500,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	RCFAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	0	41.
42. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			42.
a. Allowance for loan and lease losses includable in tier 2 capital <sup>3</sup> .....	RCFA5310	911,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	NR	42.b.
43. Not applicable.			43.
44. Tier 2 capital before deductions			44.
a. Tier 2 capital before deductions (sum of items 39 through 42).....	RCFAP870	1,411,000	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).....	RCFWP870	NR	44.b.
45. LESS: Tier 2 capital deductions.....	RCFAP872	0	45.
46. Tier 2 capital			46.
a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....	RCFA5311	1,411,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....	RCFW5311	NR	46.b.
47. Total capital			47.
a. Total capital (sum of items 26 and 46.a).....	RCFA3792	16,070,609	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....	RCFW3792	NR	47.b.
48. Total risk-weighted assets			48.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	127,286,606	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).....	RCFWA223	NR	48.b.

3. Beginning with the June 30, 2020, report date, 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.

1. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

4. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

Dollar amounts in thousands		(Column A) Percentage		(Column B) Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	RCFAP793	11.5170%	RCFWP793	NR	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).....	RCFA7206	11.5170%	RCFW7206	NR	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).....	RCFA7205	12.6255%	RCFW7205	NR	51.

Dollar amounts in thousands			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			52.
a. Capital conservation buffer.....	RCFAH311	4.6255%	52.a.
b. Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer.....	RCFWH312	NR	52.b.
53. Eligible retained income <sup>1</sup> .....	RCFAH313	NR	53.
54. Distributions and discretionary bonus payments during the quarter <sup>2</sup> .....	RCFAH314	NR	54.
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:			55.
a. Total leverage exposure <sup>3</sup> .....	RCFAH015	NR	55.a.
b. Supplementary leverage ratio.....	RCFAH036	NR	55.b.

1. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

3. 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.

1. Institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 46.a, in the Call Report for the December 31, 2019, report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

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 Part II - Risk-Weighted Assets(Form Type - 031)

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules 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) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCFDD957 14,594,979	RCFDS396 0	RCFDD958 11,097,578				RCFDD959 3,341,068	RCFDS397 78,971	RCFDD960 62,868	RCFDS398 14,494	1.
2. Securities:											2.
a. Held-to-maturity securities <sup>3</sup> .....	RCFDD961 2,634,540	RCFDS399 0	RCFDD962 465,887	RCFDHJ74 0	RCFDHJ75 0		RCFDD963 2,168,653	RCFDD964 0	RCFDD965 0	RCFDS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDJA21 40,881,490	RCFDS402 -3,512,744	RCFDD967 30,185,037	RCFDHJ76 0	RCFDHJ77 0		RCFDD968 13,876,207	RCFDD969 332,990	RCFDD970 0	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 20,000		RCOND972 0				RCOND973 20,000	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 124,075	RCFDH172 124,075									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 14,666	RCFDS414 0	RCFDH173 0				RCFDS415 0	RCFDS416 9,317	RCFDS417 5,349		4.a.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCFDS423 0	RCFDS424 0	RCFDS425 0	RCFDHJ78 0	RCFDHJ79 0		RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 0	4.c.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDH270 NR	RCFDS405 0		RCFDS406 0				RCFDH271 0	RCFDH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold in domestic offices										3.a.

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.  
 3. 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.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCFDH273 0	RCFDH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCFDH275 0	RCFDH276 0	4.b.





	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCFDH279 0	RCFDH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCFDH281 0	RCFDH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCFDH283 0	RCFDH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> ....								RCFDH285 0	RCFDH286 0	5.c.
d. All other exposures.....								RCFDH287 783,069	RCFDH288 666,368	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....	RCFDH289 NR	RCFDH186 0	RCFDH290 0	RCFDH187 0				RCFDH291 0	RCFDH292 0	7.
8. All other assets <sup>12</sup> .....	RCFDH293 1,276,610	RCFDH188 0	RCFDS470 0	RCFDS471 0				RCFDH294 0	RCFDH295 0	8.
a. Separate account bank-owned life insurance.....								RCFDH296 1,818,840	RCFDH297 393,280	8.a.
b. Default fund contributions to central counterparties.....								RCFDH298 0	RCFDH299 0	8.b.

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

7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

8. 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.

11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

12. 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.

Dollar amounts in thousands						
	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities.....	RCFDS475 5,640	RCFDS476 5,640	RCFDS477 0	RCFDS478 18,931	RCFDS479 0	9.a.
b. Available-for-sale securities.....	RCFDS480 0	RCFDS481 0	RCFDS482 0	RCFDS483 0	RCFDS484 0	9.b.
c. Trading assets.....	RCFDS485 0	RCFDS486 0	RCFDS487 0	RCFDS488 0	RCFDS489 0	9.c.
d. All other on-balance sheet securitization exposures.....	RCFDS490 0	RCFDS491 0	RCFDS492 0	RCFDS493 0	RCFDS494 0	9.d.
10. Off-balance sheet securitization exposures.....	RCFDS495 0	RCFDS496 0	RCFDS497 0	RCFDS498 0	RCFDS499 0	10.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets <sup>14</sup>	RCFD2170 163,203,086	RCFDS500 -717,409	RCFDD987 42,222,533	RCFDHJ90 0	RCFDHJ91 0		RCFDD988 20,450,467	RCFDD989 7,949,923	RCFDD990 88,852,246	RCFDS503 566,807

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets <sup>14</sup>	RCFDS504 1,276,610	RCFDS505 0	RCFDS506 0	RCFDS507 0			RCFDS510 0	RCFDH300 2,601,909

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit	RCFDD991 2,853,537	RCFDD992 2,853,537	RCFDD993 0	RCFDHJ92 0	RCFDHJ93 0		RCFDD994 382,232	RCFDD995 0	RCFDD996 2,471,305	RCFDS511 0
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997 345,701	RCFDD998 172,851	RCFDD999 0				RCFDG603 31,714	RCFDG604 0	RCFDG605 141,137	RCFDS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606 131,314	RCFDG607 26,263	RCFDG608 0	RCFDHJ94 0	RCFDHJ95 0		RCFDG609 14,986	RCFDG610 0	RCFDG611 11,277	RCFDS513 0
15. Retained recourse on small business obligations sold with recourse	RCFDG612 0	RCFDG613 0	RCFDG614 0				RCFDG615 0	RCFDG616 0	RCFDG617 0	RCFDS514 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions <sup>21</sup>	RCFDS515 33,398	RCFDS516 33,398	RCFDS517 0	RCFDS518 0	RCFDS519 0		RCFDS520 0	RCFDS521 0	RCFDS522 33,398	RCFDS523 0
17. All other off-balance sheet liabilities	RCFDG618 520,617	RCFDG619 520,617	RCFDG620 0				RCFDG621 0	RCFDG622 12,119	RCFDG623 508,498	RCFDS524 0
18. Unused commitments: <sup>*</sup>										
a. Original maturity of one year or less	RCFDS525 10,480,511	RCFDS526 2,096,102	RCFDS527 0	RCFDHJ96 0	RCFDHJ97 0		RCFDS528 100	RCFDS529 0	RCFDS530 2,094,336	RCFDS531 1,666

14. 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.

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

\*. Excludes unused commitments to asset-backed commercial paper conduits.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCFDG624 43,010,525	RCFDG625 21,505,263	RCFDG626 0	RCFDHJ98 0	RCFDHJ99 0		RCFDG627 2,556,453	RCFDG628 64,588	RCFDG629 18,857,440	RCFDS539 26,782	18.b.
19. Unconditionally cancelable commitments.....	RCFDS540 30,577,289	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 118,264	RCFDS543 80,566	RCFDHK00 0	RCFDHK01 0	RCFDS544 0	RCFDS545 1	RCFDS546 0	RCFDS547 37,697	RCFDS548 0	20.
21. Centrally cleared derivatives.....		RCFDS549 2,058	RCFDS550 0	RCFDS551 2,058	RCFDS552 0		RCFDS554 0	RCFDS555 0	RCFDS556 0	RCFDS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCFDH191 0		RCFDH193 0				RCFDH194 0	RCFDH195 0	RCFDH196 0	RCFDH197 0	22.

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

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup> .....				RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: <sup>*</sup>						18.
a. Original maturity of one year or less.....				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year.....				RCFDH307 0	RCFDH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCFDH309 0	RCFDH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCFDH198 0	RCFDH199 0	RCFDH200 0			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 \*. Excludes unused commitments to asset-backed commercial paper conduits.  
 25. For item 22, the sum of columns C through Q must equal column A.

Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
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).....		RCFDG630 42,303,099	RCFDS558 2,058	RCFDS559 0	RCFDS560 0	RCFDG631 23,435,953	RCFDG632 8,026,630	RCFDG633 113,007,334	RCFDS561 595,255
24. Risk weight factor									
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDG634 0	RCFDS569 41	RCFDS570 0	RCFDS571 0	RCFDG635 4,687,191	RCFDG636 4,013,315	RCFDG637 113,007,334	RCFDS572 892,883

Dollar amounts in thousands		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
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).....		RCFDS562 1,276,610	RCFDS563 0	RCFDS564 0	RCFDS565 0	RCFDS566 0	RCFDS567 0	RCFDS568 0
24. Risk weight factor								
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDS573 3,191,525	RCFDS574 0	RCFDS575 0	RCFDS576 0	RCFDS577 0	RCFDS578 0	RCFDS579 0

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCFDS580	<b>126,870,868</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	<b>415,738</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCFDB704	<b>127,286,606</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	<b>0</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	<b>127,286,606</b>	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	<b>15,550</b>	M.1.

Dollar amounts in thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCFDS582	<b>2,899,715</b>	RCFDS583	<b>14,710,638</b>	RCFDS584	<b>3,562,720</b>	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	<b>2,597,179</b>	RCFDS586	<b>300,946</b>	RCFDS587	<b>0</b>	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	<b>0</b>	RCFDS589	<b>0</b>	RCFDS590	<b>0</b>	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	<b>0</b>	RCFDS592	<b>0</b>	RCFDS593	<b>0</b>	M.2.d.
e. Equity.....	RCFDS594	<b>295,890</b>	RCFDS595	<b>140,630</b>	RCFDS596	<b>286,033</b>	M.2.e.
f. Precious metals (except gold).....	RCFDS597	<b>0</b>	RCFDS598	<b>0</b>	RCFDS599	<b>0</b>	M.2.f.
g. Other.....	RCFDS600	<b>0</b>	RCFDS601	<b>0</b>	RCFDS602	<b>0</b>	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	<b>38,687,459</b>	RCFDS604	<b>0</b>	RCFDS605	<b>0</b>	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	<b>0</b>	RCFDS607	<b>0</b>	RCFDS608	<b>0</b>	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	<b>0</b>	RCFDS610	<b>0</b>	RCFDS611	<b>0</b>	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	<b>0</b>	RCFDS613	<b>0</b>	RCFDS614	<b>0</b>	M.3.d.
e. Equity.....	RCFDS615	<b>0</b>	RCFDS616	<b>0</b>	RCFDS617	<b>0</b>	M.3.e.
f. Precious metals (except gold).....	RCFDS618	<b>0</b>	RCFDS619	<b>0</b>	RCFDS620	<b>0</b>	M.3.f.
g. Other.....	RCFDS621	<b>0</b>	RCFDS622	<b>0</b>	RCFDS623	<b>0</b>	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			M.4.
a. Loans and leases held for investment.....	RCFDJJ30	<b>NR</b>	M.4.a.
b. Held-to-maturity debt securities.....	RCFDJJ31	<b>NR</b>	M.4.b.
c. Other financial assets measured at amortized cost.....	RCFDJJ32	<b>NR</b>	M.4.c.

27. 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).  
 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(Form Type - 031)

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
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.....	RCFDB705 0	RCFDB706 0	RCFDB707 0	RCFDB708 0	RCFDB709 0	RCFDB710 0	RCFDB711 0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFDHU09 0	RCFDHU10 0	RCFDHU11 0	RCFDHU12 0	RCFDHU13 0	RCFDHU14 0	RCFDHU15 0	2.
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 <sup>1</sup> .....	RCFDB726 0	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733 0	RCFDB734 0	RCFDB735 0	RCFDB736 0	RCFDB737 0	RCFDB738 0	RCFDB739 0	4.a.
b. 90 days or more past due.....	RCFDB740 0	RCFDB741 0	RCFDB742 0	RCFDB743 0	RCFDB744 0	RCFDB745 0	RCFDB746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747 0	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0	5.a.
b. Recoveries.....	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.</i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans <sup>1</sup> .....		RCFDHU16 0	RCFDHU17 0			RCFDHU18 0		6.
7. Not applicable								7.
8. Not applicable								8.
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.....	RCFDB776 0			RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.</i>								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures <sup>1</sup> .....	RCFDB783 0			RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790 29,825						RCFDB796 7,234	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	RCFDB797 28,230						RCFDB803 7,234	12.

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.  
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.  
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.



Dollar amounts in thousands

1. Not applicable			M.1.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	<b>29,825</b>	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	<b>3,322,548</b>	M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....	RCFDA591	<b>1,315,115</b>	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).....	RCFDF699	<b>14,061</b>	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.</i>			
3. Asset-backed commercial paper conduits: <sup>2</sup>			M.3.
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:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB806	<b>0</b>	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	<b>0</b>	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB808	<b>0</b>	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	<b>0</b>	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup> .....	RCFDC407	<b>0</b>	M.4.

## Schedule RC-T - Fiduciary and Related Services(Form Type - 031)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCFDA345	<b>Yes</b>	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFDA346	<b>Yes</b>	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.).....	RCFDB867	<b>Yes</b>	3.

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCFDB868	<b>7,079,607</b>	RCFDB869	<b>81,934,646</b>	RCFDB870	<b>3518</b>	RCFDB871	<b>41</b>	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	<b>42,768</b>	RCFDB873	<b>6,048,325</b>	RCFDB874	<b>5</b>	RCFDB875	<b>68</b>	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	<b>106,772</b>	RCFDB877	<b>32,979,495</b>	RCFDB878	<b>11</b>	RCFDB879	<b>151</b>	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	<b>3,912,990</b>	RCFDB881	<b>323,919</b>	RCFDB882	<b>5051</b>	RCFDB883	<b>64</b>	5.c.
6. Corporate trust and agency accounts.....	RCFDB884	<b>0</b>	RCFDB885	<b>0</b>	RCFDC001	<b>0</b>	RCFDC002	<b>0</b>	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886	<b>19,821,092</b>	RCFDJ253	<b>0</b>	RCFDB888	<b>8033</b>	RCFDJ254	<b>0</b>	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	<b>1,212,364</b>	RCFDJ256	<b>20,611</b>	RCFDJ257	<b>265</b>	RCFDJ258	<b>7</b>	8.
9. Other fiduciary accounts.....	RCFDB890	<b>8,508</b>	RCFDB891	<b>0</b>	RCFDB892	<b>5</b>	RCFDB893	<b>0</b>	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	<b>32,184,101</b>	RCFDB895	<b>121,306,996</b>	RCFDB896	<b>16888</b>	RCFDB897	<b>331</b>	10.
11. Custody and safekeeping accounts.....			RCFDB898	<b>38,532,651</b>			RCFDB899	<b>2701</b>	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	<b>0</b>	RCFNB901	<b>0</b>	RCFNB902	<b>0</b>	RCFNB903	<b>0</b>	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	<b>3,815,944</b>	RCFDJ260	<b>53,041</b>	RCFDJ261	<b>5041</b>	RCFDJ262	<b>32</b>	13.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.  
 2. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.  
 2. 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.

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	<b>29,295</b>	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	<b>2,290</b>	15.a.
b. Employee benefit - defined benefit.....	RIADB906	<b>3,357</b>	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	<b>18,206</b>	15.c.
16. Corporate trust and agency accounts.....	RIADA479	<b>0</b>	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	<b>62,971</b>	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	<b>3,824</b>	18.
19. Other fiduciary accounts.....	RIADA480	<b>16</b>	19.
20. Custody and safekeeping accounts.....	RIADB909	<b>3,858</b>	20.
21. Other fiduciary and related services income.....	RIADB910	<b>690</b>	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	<b>124,507</b>	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	<b>0</b>	22.a.
23. Less: Expenses.....	RIADC058	<b>NR</b>	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	<b>NR</b>	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	<b>NR</b>	25.
26. Net fiduciary and related services income.....	RIADA491	<b>NR</b>	26.

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		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	<b>NR</b>	RCFDJ264	<b>NR</b>	RCFDJ265	<b>NR</b>	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	<b>NR</b>	RCFDJ267	<b>NR</b>	RCFDJ268	<b>NR</b>	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	<b>NR</b>	RCFDJ270	<b>NR</b>	RCFDJ271	<b>NR</b>	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	<b>NR</b>	RCFDJ273	<b>NR</b>	RCFDJ274	<b>NR</b>	M.1.d.
e. Money market mutual funds.....	RCFDJ275	<b>NR</b>	RCFDJ276	<b>NR</b>	RCFDJ277	<b>NR</b>	M.1.e.
f. Equity mutual funds.....	RCFDJ278	<b>NR</b>	RCFDJ279	<b>NR</b>	RCFDJ280	<b>NR</b>	M.1.f.
g. Other mutual funds.....	RCFDJ281	<b>NR</b>	RCFDJ282	<b>NR</b>	RCFDJ283	<b>NR</b>	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	<b>NR</b>	RCFDJ285	<b>NR</b>	RCFDJ286	<b>NR</b>	M.1.h.
i. Other short-term obligations.....	RCFDJ287	<b>NR</b>	RCFDJ288	<b>NR</b>	RCFDJ289	<b>NR</b>	M.1.i.
j. Other notes and bonds.....	RCFDJ290	<b>NR</b>	RCFDJ291	<b>NR</b>	RCFDJ292	<b>NR</b>	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	<b>NR</b>	RCFDJ294	<b>NR</b>	RCFDJ295	<b>NR</b>	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	<b>NR</b>	RCFDJ297	<b>NR</b>	RCFDJ298	<b>NR</b>	M.1.l.
m. Real estate mortgages.....	RCFDJ299	<b>NR</b>	RCFDJ300	<b>NR</b>	RCFDJ301	<b>NR</b>	M.1.m.
n. Real estate.....	RCFDJ302	<b>NR</b>	RCFDJ303	<b>NR</b>	RCFDJ304	<b>NR</b>	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	<b>NR</b>	RCFDJ306	<b>NR</b>	RCFDJ307	<b>NR</b>	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	<b>NR</b>	RCFDJ309	<b>NR</b>	RCFDJ310	<b>NR</b>	M.1.p.

Dollar amounts in thousands

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311	<b>NR</b>	RCFDJ312	<b>NR</b>	M.1.q.

Dollar amounts in thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:				
a. Corporate and municipal trusteeships.....	RCFDB927	NR	RCFDB928	NR
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313	NR	RCFDJ314	NR
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	NR		

Dollar amounts in thousands		(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
<i>Memoranda items 3.a through 3.g 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.</i>				
3. Collective investment funds and common trust funds:				
a. Domestic equity.....	RCFDB931	0	RCFDB932	0
b. International/Global equity.....	RCFDB933	0	RCFDB934	0
c. Stock/Bond blend.....	RCFDB935	6	RCFDB936	1,571,841
d. Taxable bond.....	RCFDB937	0	RCFDB938	0
e. Municipal bond.....	RCFDB939	0	RCFDB940	0
f. Short term investments/Money market.....	RCFDB941	0	RCFDB942	0
g. Specialty/Other.....	RCFDB943	2	RCFDB944	647,743
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	8	RCFDB946	2,219,584

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:						
a. Personal trust and agency accounts.....	RIADB947	NR	RIADB948	NR	RIADB949	NR
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	NR	RIADB951	NR	RIADB952	NR
c. Investment management agency accounts.....	RIADB953	NR	RIADB954	NR	RIADB955	NR
d. Other fiduciary accounts and related services.....	RIADB956	NR	RIADB957	NR	RIADB958	NR
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).....	RIADB959	NR	RIADB960	NR	RIADB961	NR

### Schedule RC-V - Variable Interest Entities(Form Type - 031)

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) Other VIEs	
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.....	RCFDJ981	0	RCFDJF84	0
b. Securities not held for trading.....	RCFDHU20	0	RCFDHU21	0
c. Loans and leases held for investment, net of allowance, and held for sale.....	RCFDHU22	0	RCFDHU23	0
d. Other real estate owned.....	RCFDK009	0	RCFDJF89	0
e. Other assets.....	RCFDJF91	0	RCFDJF90	0
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				
a. Other borrowed money.....	RCFDJF92	0	RCFDJF85	0
b. Other liabilities.....	RCFDJF93	0	RCFDJF86	0
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e. above).....	RCFDK030	0	RCFDJF87	0
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b. above).....	RCFDK033	0	RCFDJF88	0

Dollar amounts in thousands				
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		RCFDJF77	0	5.
6. Total liabilities of ABCP conduit VIEs.....		RCFDJF78	0	6.

## Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 031)

Dollar amounts in thousands

1. Comments?.....	RCON6979	<b>No</b>	1.
2. Bank Management Statement.....	TEXT6980	<b>NR</b>	2.

**Anti-Predatory Lending Pledge\***  
**for Municipal Depositories**

We pledge that we are not and will not become a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of our designation as a municipal depository.

BMO Harris Bank N.A.

\_\_\_\_\_  
Name of Financial Institution

*[Signature]*  
Signature of Authorized Officer

\_\_\_\_\_  
Chair and CEO

Title

David R. Casper

\_\_\_\_\_  
Name of Authorized Officer (Print or Type)

(312) 461-3292

\_\_\_\_\_  
Business Telephone Number

Subscribed and sworn to before me this

4<sup>TH</sup> day of November, 2022

Jordan C. Ruiz  
Notary Public



Date: November 4, 2022

Name of transaction for which this certificate is submitted: Designation as a 2023 Municipal Depository for the City of Chicago

Contact Person: Ron Redd

Address: 320 S. Canal Street - 16th Floor  
Chicago, IL 60606

Telephone: (312) 461-2178

\*The definitions of certain terms set forth in Chapter 2-32 of the Municipal Code of Chicago and used in the Anti-Predatory Lending Pledge are reproduced on the attached pages.

**Loan Policy Pledge for Municipal Depositories**

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

BMO Harris Bank N.A.

Name of Financial Institution

  
Signature of Authorized Officer

Chair and CEO

Title

David R. Casper


Name of Authorized Officer (Print or Type)

Chair and CEO

Business Telephone Number

Subscribed and sworn to before me this

4TH day of November, 2022

  
Notary Public



Date: November 4, 2022

Name of transaction for which this certificate is submitted: Designation as a Municipal Depository for 2023

Contact Person: Ron Redd  
Address: 320 S. Canal Street - 16th Floor  
Chicago, IL 60606  
  
  
Telephone: (312) 461-2178

**FIRMWIDE**  
**PLEASE POPULATE THE HIGHLIGHTED PORTIONS ONLY**

Firm Name:	BMO Financial Group
Primary Representative:	
Primary Representative Email and Telephone:	
Headquarters Address:	320 S. Canal Street, Chicago, IL 60606
Chicago Public Finance Office Address:	
Total Number of Employees:	12,237
Number of Employees in Illinois:	6,225
Number of Employees in Chicago:	3,849
Capital Position:	
Minority Designation:	

Job Categories	Male							Female						
	White (Not Hispanic)	Black (Not Hispanic)	Hispanic	Asian	Native American	Two or More Races	Total	White (Not Hispanic)	Black (Not Hispanic)	Hispanic	Asian	Native American	Two or More Races	Total
Officials and Managers	2,503	1,033	62	102	147	23	5,413	807	86	127	97	2	17	1,115
Professionals	7,798	2,413	221	338	338	8	12,237	2,683	632	631	388	12	78	4,112
Technicians	0													
Sales Workers	1,528	383	51	129	34	14	3,849	572	76	183	59	6	17	807
Office and Clerical	387	40	3	9	4	1	523	194	67	51	15		3	267
Craft Workers (Skilled)	0													
Operatives (Semi-Skilled)	0													
Laborers	0													
Service Workers	0													
<b>Total</b>	<b>12,216</b>	<b>3,869</b>	<b>337</b>	<b>578</b>	<b>523</b>	<b>94</b>	<b>5,413</b>	<b>4,256</b>	<b>861</b>	<b>992</b>	<b>559</b>	<b>20</b>	<b>115</b>	<b>6,803</b>

Job Categories	Male							Female		
	White (Not Hispanic)	Black (Not Hispanic)	Hispanic	Asian	Native American	Two or More Races	Total	Male	Female	Total
Officials and Managers	20%	15%	1%	2%	2%	0%	5,413	44%	56%	100%
Professionals	64%	42%	7%	8%	6%	0%	12,237			
Technicians	0%	0%	0%	0%	0%	0%				
Sales Workers	13%	8%	1%	3%	1%	0%	3,849			
Office and Clerical	3%	2%	1%	0%	0%	0%	523			
Craft Workers (Skilled)	0%	0%	0%	0%	0%	0%				
Operatives (Semi-Skilled)	0%	0%	0%	0%	0%	0%				
Laborers	0%	0%	0%	0%	0%	0%				
Service Workers	0%	0%	0%	0%	0%	0%				
<b>Total</b>	<b>100%</b>	<b>67%</b>	<b>10%</b>	<b>13%</b>	<b>9%</b>	<b>2%</b>	<b>5,413</b>	<b>44%</b>	<b>56%</b>	<b>100%</b>

**Chicago**  
**PLEASE POPULATE THE HIGHLIGHTED PORTIONS ONLY**

Firm Name:	BMO Financial Group
Primary Representative:	
Primary Representative Email and Telephone:	
Headquarters Address:	320 S. Canal Street, Chicago, IL 60606
Chicago Public Finance Office Address:	
Total Number of Employees:	12,237
Number of Employees in Illinois:	6,225
Number of Employees in Chicago:	3,849
Capital Position:	
Minority Designation:	

Job Categories	1,767 Male						1,716 Female						
	Overall Totals	White (Not Hispanic)	Black (Not Hispanic)	Hispanic	Asian	Native American	Two or More Races	White (Not Hispanic)	Black (Not Hispanic)	Hispanic	Asian	Native American	Two or More Races
Officials and Managers	927	383	34	35	66		9	270	45	32	46		7
Professionals	2,233	794	85	107	127		20	573	235	155	116		18
Technicians	0												
Sales Workers	161	45	12	23	4		2	25	19	24	2		5
Office and Clerical	162	10	2	6	3			60	47	26	7		1
Craft Workers (Skilled)	0												
Operatives (Semi-Skilled)	0												
Laborers	0												
Service Workers	0												
<b>Total</b>	<b>3,483</b>	<b>1,232</b>	<b>133</b>	<b>171</b>	<b>200</b>	<b>0</b>	<b>31</b>	<b>928</b>	<b>346</b>	<b>237</b>	<b>171</b>	<b>3</b>	<b>31</b>

Job Categories	Overall Totals						Male		Female	
	White (Not Hispanic)	Black (Not Hispanic)	Hispanic	Asian	Native American	Two or More Races	Male	Female	Total	
Officials and Managers	27%	19%	2%	2%	3%	0%	51%	49%	100%	
Professionals	64%	39%	9%	8%	7%	1%				
Technicians	0%	0%	0%	0%	0%	0%				
Sales Workers	5%	2%	1%	1%	0%	0%				
Office and Clerical	5%	2%	1%	1%	0%	0%				
Craft Workers (Skilled)	0%	0%	0%	0%	0%	0%				
Operatives (Semi-Skilled)	0%	0%	0%	0%	0%	0%				
Laborers	0%	0%	0%	0%	0%	0%				
Service Workers	0%	0%	0%	0%	0%	0%				
<b>Total</b>	<b>100%</b>	<b>62%</b>	<b>14%</b>	<b>12%</b>	<b>11%</b>	<b>2%</b>				



**AFFIDAVIT OF COMMITMENT TO COMMUNITY REINVESTMENT,  
RESPONSIBILITY AND TRANSPARENCY  
CITY OF CHICAGO OFFICE OF THE COMPTROLLER**

I, David R. Casper a duly authorized representative of BMO Harris Bank N.A. represent and say as follows:

That for the purpose of becoming an eligible depository for active deposits of the City of Chicago, the undersigned Affiant states that it will use reasonable efforts to provide lending, financing, and banking opportunities as a commitment of community reinvestment to Chicago's low and moderate income (LMI) communities; Affiant states that such reasonable efforts shall include, but are not limited to:

- A. Assignment of identifiable personnel to answer and respond to questions, concerns and inquiries by the citizens of Chicago, City Treasurer, City Comptroller, and the City Council regarding financial services, investment and lending products, services and related issues, including the Community Reinvestment Act (CRA) of 1977;
- B. Cooperate with and support non-profit neighborhood development/redevelopment organizations in the implementation of "neighborhood economic development" strategies that focus on revitalization of communities that are more locally focused where an institution has a branch or market presence;
- C. Commit to affirmatively market and make available banking services throughout Chicago's low and moderate income communities, by not meeting this commitment only through the installation of ATM distribution centers, but also by opening and/or maintaining branch locations within those communities;
- D. Prepare an annual report of CRA activities, presented to the Comptroller, the Treasurer, and the City Council, that is made publicly available, demonstrating investment in all Chicago Communities, as well as reinvestment in LMI communities of Chicago, by community area that includes the number of loans and amount of loans in the following (6) categories:
  1. Home Purchase within LMI communities;
  2. Refinancing within LMI communities;
  3. Home Improvement;
  4. Small Business Loans (to companies with revenues under \$1 Million);
  5. Community Development Loans including multi-family lending; and
  6. Community Development Investments to eligible Community Development Financial Institutions (CDFI) and other community intermediaries to further the goals of an institution to meet its obligations to the Community Reinvestment Act of 1977 and this Affidavit.

Such a Municipal Depository annual CRA report will include, by community area, the number of mortgage loans originated and other strategies to minimize the impact of foreclosure and neighborhood instability.

- E. An institution acknowledges that failure to comply with this Affidavit may result in discontinued status as a municipal depository.

Signed: \_\_\_\_\_



Dated: \_\_\_\_\_

Print Name: David R. Casper

Title: Chair and CEO

November 10, 2022

Mr. Steve Sakai  
Department of Finance  
121 North LaSalle, 7<sup>th</sup> floor  
Chicago, Illinois 60602  
[steven.sakai@cityofchicago.org](mailto:steven.sakai@cityofchicago.org)

Mr. Mauricio Banuelos  
Office of the City Treasurer  
121 North LaSalle, Room 106  
Chicago, Illinois 60602  
[mauricio.banuelos@cityofchicago.org](mailto:mauricio.banuelos@cityofchicago.org)

RE: BMO Harris Bank response to the City of Chicago RFP – Designation as a 2023 Municipal Depository for City of Chicago and Chicago Board of Education Funds

Thank you for the opportunity to respond to the requested proposal for the 2023 Municipal Depository RFP. BMO is very interested in maintaining our Municipal Depository relationship with the City. The Bank has been an excellent business partner with the City due to many key attributes including, but not limited to, the following:

- The willingness to make a significant commitment of our balance sheet
- Very strong ratings which indicate stability
- The Bank's continued commitment to the Government sector
- The Bank's strong community involvement
- A complete suite of Treasury products

Please find enclosed all completed documents. The Bank would also like to acknowledge that Addendum #1 on September 26, 2022, Addendum #2 on October 11, 2022, Addendum #3 on October 19, 2022, Addendum #4 on November 3, 2022 and Addendum #5 on November 8 were received and reviewed.

If you have any questions or concerns, please feel free to contact me directly at 312-461-2178 (office) or 312-953-2140 (cell). Once again, thank you for the opportunity and we look forward to working with the City.

Sincerely,



Ron Redd  
Senior Vice President

## Federal Financial Institutions Examination Council

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## Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

Institution Name	<b>BMO HARRIS BANK NATIONAL ASSOCIATION</b>
City	<b>CHICAGO</b>
State	<b>IL</b>
Zip Code	<b>60606</b>
Call Report Report Date	<b>9/30/2022</b>
Report Type	<b>031</b>
RSSD-ID	<b>75633</b>
FDIC Certificate Number	<b>16571</b>
OCC Charter Number	<b>14583</b>
ABA Routing Number	<b>71000288</b>
Last updated on	<b>10/28/2022</b>



# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

## Report at the close of business September 30, 2022

(20220930)  
(RCON 9999)

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

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

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

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

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

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

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

## Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data in to 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.

FDIC Certificate Number **16571** (RSSD 9050)

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

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

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](mailto:CDR.Help@cdr.ffiec.gov).

## BMO HARRIS BANK NATIONAL ASSOCIATION

Legal Title of Bank (RSSD 9017)

## CHICAGO

City (RSSD 9130)

## IL

State Abbreviation (RSSD 9200)

**60606**

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, 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 - FFIEC 031

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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.

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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.

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

**Legend:** NR - Not Reported, CONF - Confidential

## 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  
Area Code / Phone Number / Extension (TEXT C493)

CONF  
Area Code / FAX 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  
Area Code / Phone Number / Extension (TEXT 8902)

CONF  
Area Code / FAX Number (TEXT 9116)

---

## 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  
Area Code / Phone Number / Extension (TEXT C369)

CONF  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF  
Name (TEXT C371)

CONF  
Title (TEXT C372)

CONF  
E-mail Address (TEXT C373)

CONF  
Area Code / Phone Number / Extension (TEXT C374)

CONF  
Area Code / FAX Number (TEXT C375)

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

### Contact Information

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

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

#### Primary Contact

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

CONF  
Area Code / Phone Number / Extension (TEXT C440)

#### Secondary Contact

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

CONF  
Area Code / Phone Number / Extension (TEXT 8902)

#### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

CONF  
Area Code / Phone Number / Extension (TEXT C873)

#### Fourth Contact

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

CONF  
Area Code / Phone Number / Extension (TEXT C878)



## Bank Demographic Information(Form Type - 031)

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20220930</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>16571</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Click here for value</b>	3.
4. City.....	RSSD9130	<b>Chicago</b>	4.
5. State abbreviation.....	RSSD9200	<b>IL</b>	5.
6. Zip code.....	RSSD9220	<b>60603</b>	6.
7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.).....	RCON9224	<b>Click here for value</b>	7.

**(RCON9224)** 3Y4U8VZURTYWI1W2K376

**(RSSD9017)** BMO Harris Bank, N.A.

## Contact Information(Form Type - 031)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.

Dollar amounts in thousands

1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	<b>CONF</b>	4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>	4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>	4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	<b>CONF</b>	4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>	4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>	4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	<b>CONF</b>	4.d.1.
2. Title.....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	<b>CONF</b>	5.a.1.
2. E-mail Address.....	TEXTFT44	<b>CONF</b>	5.a.2.
3. Telephone.....	TEXTFT43	<b>CONF</b>	5.a.3.
4. FAX.....	TEXTFT45	<b>CONF</b>	5.a.4.

## Schedule RI - Income Statement(Form Type - 031)

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

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	<b>230,941</b>	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	<b>380,123</b>	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	<b>9,186</b>	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	<b>1,195,661</b>	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	<b>26,172</b>	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	<b>219,513</b>	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	<b>0</b>	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	<b>718,098</b>	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	<b>NR</b>	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	<b>2,779,694</b>	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	<b>141</b>	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	RIAD4115	<b>102,075</b>	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	<b>220,999</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>259,615</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>35,422</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>16,974</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>980</b>	1.f.
g. Other interest income.....	RIAD4518	<b>12,793</b>	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	<b>3,428,693</b>	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	<b>53,056</b>	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	<b>220,594</b>	2.a.1.b.1.
2. Time deposits of \$250,000 or less.....	RIADHK03	<b>50,869</b>	2.a.1.b.2.
3. Time deposits of more than \$250,000.....	RIADHK04	<b>22,186</b>	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	<b>NR</b>	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	<b>2,208</b>	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	<b>149,660</b>	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	<b>10,425</b>	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	<b>508,998</b>	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	<b>2,919,695</b>	3.
4. Provision for loan and lease losses <sup>1</sup> .....	RIADJJ33	<b>-32,730</b>	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	<b>182,814</b>	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	<b>232,668</b>	5.b.

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

1. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for 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.

Dollar amounts in thousands

c. Trading revenue <sup>3</sup> .....	RIADA220	<b>-170,134</b>	5.c.
d. Income from securities-related and insurance activities:			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	<b>7,315</b>	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>45,473</b>	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	<b>3,437</b>	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	<b>0</b>	5.d.4.
5. Income from other insurance activities.....	RIADC387	<b>0</b>	5.d.5.
e. Venture capital revenue.....	RIADB491	<b>0</b>	5.e.
f. Net servicing fees.....	RIADB492	<b>9,834</b>	5.f.
g. Net securitization income.....	RIADB493	<b>0</b>	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>9,872</b>	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>-53</b>	5.j.
k. Net gains (losses) on sales of other assets <sup>4</sup> .....	RIADB496	<b>345</b>	5.k.
l. Other noninterest income <sup>*</sup> .....	RIADB497	<b>541,481</b>	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	<b>863,052</b>	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	<b>16,726</b>	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	<b>1,204,001</b>	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>273,489</b>	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	<b>0</b>	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>5,702</b>	7.c.2.
d. Other noninterest expense <sup>*</sup> .....	RIAD4092	<b>770,004</b>	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	<b>2,253,196</b>	7.e.
8. Not available			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.).....	RIADHT69	<b>1,579,007</b>	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>5</sup> .....	RIADHT70	<b>71,374</b>	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....	RIAD4301	<b>1,650,381</b>	8.c.
9. Applicable income taxes (on item 8.c.).....	RIAD4302	<b>401,231</b>	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9.).....	RIAD4300	<b>1,249,150</b>	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....	RIADFT28	<b>0</b>	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11.).....	RIADG104	<b>1,249,150</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	<b>0</b>	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>1,249,150</b>	14.
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.....	RIAD4513	<b>4,125</b>	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	<b>10,751</b>	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.).....	RIAD4313	<b>26,839</b>	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)).....	RIAD4507	<b>28,609</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>10979</b>	M.5.
6. Not applicable			M.6.

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.  
 \*. Describe on Schedule RI-E—Explanations.  
 5. Item 8.b is to be completed by all institutions. See the instructions this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Dollar amounts in thousands

7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	<b>0000000</b>	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):			M.8.
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	RIAD8757	<b>-98,703</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>-7</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>-69,768</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>0</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>-1,656</b>	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.</i>			M.8.f.
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).....	RIADFT36	<b>84</b>	M.8.f.1.
2. CVA hedge.....	RIADFT37	<b>0</b>	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):			M.8.g.
1. Gross debit valuation adjustment (DVA).....	RIADFT38	<b>17</b>	M.8.g.1.
2. DVA hedge.....	RIADFT39	<b>0</b>	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	RIADFT40	<b>-169,763</b>	M.8.h.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>-1,656</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>0</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	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)(1)).....	RIADF228	<b>NR</b>	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>			M.13.
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.....	RIADF551	<b>0</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>0</b>	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>144,928</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>0</b>	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities <sup>2</sup> .....	RIADJ321	<b>0</b>	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			M.15.
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.....	RIADH032	<b>10,236</b>	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.....	RIADH033	<b>7,180</b>	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.....	RIADH034	<b>9,964</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>205,289</b>	M.15.d.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.  
 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(Form Type - 031)

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>16,854,456</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors * .....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>16,854,456</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>1,249,150</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>802</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>308,300</b>	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	<b>-3,343,757</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) * .....	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>14,452,351</b>	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 Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 031)

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans in domestic offices:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	1		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	27	RIADC894	674		1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	0	RIAD3585	381		1.b.
c. Secured by 1-4 family residential properties in domestic offices:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	718	RIAD5412	8,653		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	1,538	RIADC217	6,017		1.c.2.a.
b. Secured by junior liens.....	RIADC235	1,772	RIADC218	7,058		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	0	RIAD3589	12		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	4,888	RIADC896	816		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	559		1.e.2.
f. In foreign offices.....	RIADB512	NR	RIADB513	NR		1.f.
2. Not applicable						2.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	2,581	RIAD4665	725		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	31,204	RIAD4617	22,519		4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	0	RIAD4618	0		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	11,172	RIADB515	2,495		5.a.
b. Automobile loans.....	RIADK129	17,345	RIADK133	11,275		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	9,096	RIADK206	2,315		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	148	RIAD4628	674		7.
8. Lease financing receivables:						8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	0	RIADF187	0		8.a.
b. All other leases.....	RIADC880	144	RIADF188	751		8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	80,633	RIAD4605	64,925		9.
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.....	RIAD5409	0	RIAD5410	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).....	RIAD4652	0	RIAD4662	0		M.2.
3. Not applicable						M.3.

Dollar amounts in thousands

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.

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)<sup>2</sup>.....

RIADC388	NR	M.4.
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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 Part II - Changes in Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>884,991</b>	RIADJH88	<b>NR</b>	RIADJH94	<b>NR</b>	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	<b>64,925</b>	RIADJH89	<b>NR</b>	RIADJH95	<b>NR</b>	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	<b>80,633</b>	RIADJH92	<b>NR</b>	RIADJH98	<b>NR</b>	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	RIAD5523	<b>0</b>	RIADJJ00	<b>NR</b>	RIADJJ01	<b>NR</b>	4.
5. Provisions for credit losses <sup>4</sup> .....	RIAD4230	<b>-32,730</b>	RIADJH90	<b>NR</b>	RIADJH96	<b>NR</b>	5.
6. Adjustments* (see instructions for this schedule) <sup>*</sup> .....	RIADC233	<b>0</b>	RIADJH91	<b>NR</b>	RIADJH97	<b>NR</b>	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	<b>836,553</b>	RIADJH93	<b>NR</b>	RIADJH99	<b>NR</b>	7.

Dollar amounts in thousands			
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	RIADC435	<b>0</b>	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RIADC389	<b>NR</b>	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC390	<b>NR</b>	M.3.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....	RIADC781	<b>34,429</b>	M.4.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....	RIADJJ02	<b>NR</b>	M.5.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> ...	RCFDJJ03	<b>NR</b>	M.6.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> ...	RIADMG93	<b>NR</b>	M.7.
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....	RIADMG94	<b>NR</b>	M.8.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup> .....			

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



## Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 031)

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands						
1. Real estate loans:						
a. Construction loans.....	RCFDM708 10,476	RCFDM709 3,629	RCFDM710 3,159,112	RCFDM711 65,772	RCFDM712 1,321	RCFDM713 0
b. Commercial real estate loans.....	RCFDM714 94,415	RCFDM715 12,520	RCFDM716 10,169,196	RCFDM717 124,228	RCFDM719 36,483	RCFDM720 20,329
c. Residential real estate loans.....	RCFDM721 152,705	RCFDM722 18,349	RCFDM723 9,131,048	RCFDM724 11,087	RCFDM725 224	RCFDM726 2,114
2. Commercial loans <sup>3</sup> .....	RCFDM727 134,375	RCFDM728 19,527	RCFDM729 67,962,085	RCFDM730 502,459	RCFDM731 30,974	RCFDM732 11,469
3. Credit cards.....	RCFDM733 0	RCFDM734 0	RCFDM735 426,816	RCFDM736 15,658	RCFDM737 0	RCFDM738 0
4. Other consumer loans.....	RCFDM739 16,787	RCFDM740 498	RCFDM741 8,497,754	RCFDM742 28,397	RCFDM743 517	RCFDM744 517
5. Unallocated, if any.....				RCFDM745 0		
6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> .....	RCFDM746 408,758	RCFDM747 54,523	RCFDM748 99,346,011	RCFDM749 747,601	RCFDM750 69,519	RCFDM751 34,429

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 Part II - Disaggregated Data on the Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands		(Column A) Amortized Cost	(Column B) Allowance Balance		
1. Real estate loans:				1.	
a. Construction loans.....	RCFDJJ04	NR	RCFDJJ12	NR	1.a.
b. Commercial real estate loans.....	RCFDJJ05	NR	RCFDJJ13	NR	1.b.
c. Residential real estate loans.....	RCFDJJ06	NR	RCFDJJ14	NR	1.c.
2. Commercial loans <sup>3</sup> .....	RCFDJJ07	NR	RCFDJJ15	NR	2.
3. Credit cards.....	RCFDJJ08	NR	RCFDJJ16	NR	3.
4. Other consumer loans.....	RCFDJJ09	NR	RCFDJJ17	NR	4.
5. Unallocated, if any.....			RCFDJJ18	NR	5.
6. Total (sum of items 1.a. through 5) <sup>4</sup> .....	RCFDJJ11	NR	RCFDJJ19	NR	6.

Dollar amounts in thousands					
7. Securities issued by states and political subdivisions in the U.S.....		RCFDJJ20		NR	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....		RCFDJJ21		NR	8.
9. Asset-backed securities and structured financial products.....		RCFDJJ23		NR	9.
10. Other debt securities.....		RCFDJJ24		NR	10.
11. Total (sum of items 7 through 10) <sup>5</sup> .....		RCFDJJ25		NR	11.

## Schedule RI-D - Income from Foreign Offices(Form Type - 031)

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.

Dollar amounts in thousands					
1. Total interest income in foreign offices.....		RIADC899		NR	1.
2. Total interest expense in foreign offices.....		RIADC900		NR	2.
3. Provision for loan and lease losses in foreign offices <sup>1</sup> .....		RIADKW02		NR	3.
4. Noninterest income in foreign offices:					4.
a. Trading revenue.....		RIADC902		NR	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		RIADC903		NR	4.b.
c. Net securitization income.....		RIADC904		NR	4.c.
d. Other noninterest income.....		RIADC905		NR	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.....		RIADJA28		NR	5.
6. Total noninterest expense in foreign offices.....		RIADC907		NR	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.....		RIADC908		NR	7.
8. Applicable income taxes (on items 1 through 7).....		RIADC909		NR	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....		RIADGW64		NR	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....		RIADC911		NR	10.
11. Not applicable					11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		RIADC913		NR	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		RIADC914		NR	13.

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in item 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.  
 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 (Form Type - 031)

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 extraordinary items and other adjustments 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

1. Other noninterest income (from Schedule RI, item 5.) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	46,687	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Bank card and credit card interchange fees.....	RIADF555	111,270	1.f.
g. Income and fees from wire transfers.....	RIADT047	0	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	Click here for value	1.h.1.
2. Amount of component.....	RIAD4461	153,249	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	Click here for value	1.i.1.
2. Amount of component.....	RIAD4462	90,861	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	Click here for value	1.j.1.
2. Amount of component.....	RIAD4463	54,977	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	97,833	2.a.
b. Advertising and marketing expenses.....	RIAD0497	83,675	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	74,222	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Other real estate owned expenses.....	RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	NR	2.n.1.
2. Amount of component.....	RIAD4464	0	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	Click here for value	2.o.1.
2. Amount of component.....	RIAD4467	74,183	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	Click here for value	2.p.1.
2. Amount of component.....	RIAD4468	140,932	2.p.2.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXTFT29	NR	3.a.1.
2. Amount of component.....	RIADFT29	0	3.a.2.

Dollar amounts in thousands

3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	NR	3.b.1.
2. Amount of component.....	RIADFT31	0	3.b.2.
3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
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):			4.
a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1</sup> .....	RIADJJ26	NR	4.a.
b. Effect of adoption of lease accounting standard - ASC Topic 842.....	RIADKW17	NR	4.b.
c. Disclose component and the dollar amount of that component:			4.c.
1. Describe component.....	TEXTB526	NR	4.c.1.
2. Amount of component.....	RIADB526	0	4.c.2.
d. Disclose component and the dollar amount of that component:			4.d.
1. Describe component.....	TEXTB527	NR	4.d.1.
2. Amount of component.....	RIADB527	0	4.d.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	NR	5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowances for credit losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): <sup>3</sup>			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....	RIADJJ27	NR	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1</sup> .....	RIADJJ28	NR	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
1. Describe component.....	TEXT4521	NR	6.c.1.
2. Amount of component.....	RIAD4521	0	6.c.2.
d. Disclose component and the dollar amount of that component:			6.d.
1. Describe component.....	TEXT4522	NR	6.d.1.
2. Amount of component.....	RIAD4522	0	6.d.2.
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):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769	NR	7.b.

(TEXT4461) Net change in FV of Fair Value Option instruments

(TEXT4462) Rent on Operating Leases to others

(TEXT4463) Syndication Underwriting fee income

(TEXT4467) Software Amortization

(TEXT4468) Contract Services

1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
 3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.  
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.

## Schedule RC - Balance Sheet(Form Type - 031)

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.

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....	RCFD0081	<b>1,279,641</b>	1.a.
b. Interest-bearing balances <sup>2</sup> .....	RCFD0071	<b>9,499,946</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup> .....	RCFDJJ34	<b>2,476,862</b>	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	RCFD1773	<b>40,523,598</b>	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....	RCFDJA22	<b>0</b>	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	<b>100</b>	3.a.
b. Securities purchased under agreements to resell <sup>5</sup> .....	RCFDB989	<b>123,838</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	<b>9,154</b>	4.a.
b. Loans and leases held for investment.....	RCFDB528	<b>99,824,288</b>	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	RCFD3123	<b>836,553</b>	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	RCFDB529	<b>98,987,735</b>	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	<b>45,752</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	<b>1,123,698</b>	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	<b>5,233</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	<b>11,503</b>	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	<b>0</b>	9.
10. Intangible assets (from Schedule RC-M).....	RCFD2143	<b>3,148,437</b>	10.
11. Other assets (from Schedule RC-F) <sup>6</sup> .....	RCFD2160	<b>7,584,840</b>	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	<b>164,820,337</b>	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	<b>136,300,302</b>	13.a.
1. Noninterest-bearing <sup>8</sup> .....	RCON6631	<b>39,215,050</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>97,085,252</b>	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	<b>NR</b>	13.b.
1. Noninterest-bearing.....	RCFN6631	<b>NR</b>	13.b.1.
2. Interest-bearing.....	RCFN6636	<b>NR</b>	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices <sup>9</sup> .....	RCONB993	<b>47,983</b>	14.a.
b. Securities sold under agreements to repurchase <sup>10</sup> .....	RCFDB995	<b>225,875</b>	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	<b>159,353</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	<b>10,955,926</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>1</sup> .....	RCFD3200	<b>500,000</b>	19.

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

Dollar amounts in thousands

20. Other liabilities (from Schedule RC-G).....	RCFD2930	<b>2,178,547</b>	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	<b>150,367,986</b>	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	<b>0</b>	23.
24. Common stock.....	RCFD3230	<b>510,185</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	<b>11,525,701</b>	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	<b>5,886,221</b>	26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	RCFDB530	<b>-3,469,756</b>	26.b.
c. Other equity capital components <sup>3</sup> .....	RCFDA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	<b>14,452,351</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	<b>14,452,351</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	<b>164,820,337</b>	29.
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 2021.....	RCFD6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	<b>NR</b>	M.2.

## Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	<b>1,218,684</b>			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	<b>879,874</b>	1.a.
b. Currency and coin.....			RCON0080	<b>338,810</b>	1.b.
2. Balances due from depository institutions in the U.S.....	RCFD0082	<b>57,898</b>	RCON0082	<b>57,898</b>	2.
3. Balances due from banks in foreign countries and foreign central banks.....	RCFD0070	<b>2,379,662</b>	RCON0070	<b>2,379,662</b>	3.
4. Balances due from Federal Reserve Banks.....	RCFD0090	<b>7,123,343</b>	RCON0090	<b>7,123,343</b>	4.
5. Total.....	RCFD0010	<b>10,779,587</b>	RCON0010	<b>10,779,587</b>	5.

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, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

3. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
1. U.S. Treasury securities.....	RCFD0211	0	RCFD0213	0	RCFD1286	19,685,234	RCFD1287	17,233,716	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCFDHT50	0	RCFDHT51	0	RCFDHT52	972,181	RCFDHT53	968,591	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	0	RCFD8497	0	RCFD8498	2,020,201	RCFD8499	1,925,315	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	113,259	RCFDG301	104,406	RCFDG302	127,807	RCFDG303	118,697	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	809,047	RCFDG305	755,852	RCFDG306	1,693,392	RCFDG307	1,455,178	4.a.2.
3. Other pass-through securities.....	RCFDG308	0	RCFDG309	0	RCFDG310	0	RCFDG311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG312	543,769	RCFDG313	513,942	RCFDG314	18,266,277	RCFDG315	16,224,580	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG316	0	RCFDG317	0	RCFDG318	0	RCFDG319	0	4.b.2.
3. All other residential MBS.....	RCFDG320	5,644	RCFDG321	4,123	RCFDG322	0	RCFDG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	1,005,143	RCFDK143	947,495	RCFDK144	2,280,788	RCFDK145	1,994,119	4.c.1a.
b. Other pass-through securities.....	RCFDK146	0	RCFDK147	0	RCFDK148	0	RCFDK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDK150	0	RCFDK151	0	RCFDK152	694,669	RCFDK153	598,068	4.c.2a.
b. All other commercial MBS.....	RCFDK154	0	RCFDK155	0	RCFDK156	0	RCFDK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCFDC026	0	RCFDC988	0	RCFDC989	0	RCFDC027	0	5.a.
b. Structured financial products.....	RCFDHT58	0	RCFDHT59	0	RCFDHT60	0	RCFDHT61	0	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCFD1737	0	RCFD1738	0	RCFD1739	0	RCFD1741	0	6.a.
b. Other foreign debt securities.....	RCFD1742	0	RCFD1743	0	RCFD1744	5,600	RCFD1746	5,334	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments...					RCFDMG95	NR			7.
8. Total (sum of items 1 through 7) <sup>2</sup> .....	RCFD1754	2,476,862	RCFD1771	2,325,818	RCFD1772	45,746,149	RCFD1773	40,523,598	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCFD0416	<b>5,891,527</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.a.
1. Three months or less.....	RCFDA549	<b>1,345,500</b>	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	<b>438,972</b>	M.2.a.2.
3. Over one year through three years.....	RCFDA551	<b>5,803,268</b>	M.2.a.3.
4. Over three years through five years.....	RCFDA552	<b>5,710,951</b>	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	<b>9,112,919</b>	M.2.a.5.
6. Over 15 years.....	RCFDA554	<b>720,608</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.b.
1. Three months or less.....	RCFDA555	<b>61,942</b>	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	<b>1,591</b>	M.2.b.2.
3. Over one year through three years.....	RCFDA557	<b>1,685</b>	M.2.b.3.
4. Over three years through five years.....	RCFDA558	<b>44,720</b>	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	<b>2,379,593</b>	M.2.b.5.
6. Over 15 years.....	RCFDA560	<b>6,650</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>5</sup>			M.2.c.
1. Three years or less.....	RCFDA561	<b>679,052</b>	M.2.c.1.
2. Over three years.....	RCFDA562	<b>16,693,009</b>	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).....	RCFDA248	<b>445,972</b>	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).....	RCFD1778	<b>NR</b>	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):			M.4.
a. Amortized cost.....	RCFD8782	<b>0</b>	M.4.a.
b. Fair value.....	RCFD8783	<b>0</b>	M.4.b.

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 Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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).

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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.



Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
<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.</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): <sup>1</sup>									
a. Credit card receivables.....	RCFDB838	0	RCFDB839	0	RCFDB840	0	RCFDB841	0	M5a
b. Home equity lines.....	RCFDB842	0	RCFDB843	0	RCFDB844	0	RCFDB845	0	M5b
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	0	RCFDB849	0	M5c
d. Other consumer loans.....	RCFDB850	0	RCFDB851	0	RCFDB852	0	RCFDB853	0	M5d
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	0	RCFDB857	0	M5e
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	0	RCFDB861	0	M5.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.....	RCFDG348	0	RCFDG349	0	RCFDG350	0	RCFDG351	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0	M6b
c. Corporate and similar loans.....	RCFDG356	0	RCFDG357	0	RCFDG358	0	RCFDG359	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0	M6.f
g. Other collateral or reference assets.....	RCFDG372	0	RCFDG373	0	RCFDG374	0	RCFDG375	0	M6g

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.

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.

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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.

1. The \$10 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate <sup>2</sup>	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RCFDF158	108,689	RCONF158	108,689	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	3,062,219	RCONF159	3,062,219	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	329,542	RCON1420	329,542	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	2,023,725	RCON1797	2,023,725	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	7,111,072	RCON5367	7,111,072	1.c.2.a.
b. Secured by junior liens	RCFD5368	158,334	RCON5368	158,334	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	1,185,871	RCON1460	1,185,871	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	3,282,627	RCONF160	3,282,627	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	5,502,054	RCONF161	5,502,054	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.			RCONB531	105,877	2.a.
1. To U.S. branches and agencies of foreign banks	RCFDB532	1,670			2.a.1.
2. To other commercial banks in the U.S.	RCFDB533	104,207			2.a.2.
b. To other depository institutions in the U.S.	RCFDB534	10,658	RCONB534	10,658	2.b.
c. To banks in foreign countries:			RCONB535	1,131,677	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	0			2.c.1.
2. To other banks in foreign countries	RCFDB537	1,131,677			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	262,210	RCON1590	262,210	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	38,295,665	RCON1763	38,295,665	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	302,429	RCON1764	302,429	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards	RCFDB538	426,816	RCONB538	426,816	6.a.
b. Other revolving credit plans	RCFDB539	516,620	RCONB539	516,620	6.b.
c. Automobile loans	RCFDK137	5,430,452	RCONK137	5,430,452	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	2,567,986	RCONK207	2,567,986	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	13,949	RCON2081	13,949	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	2,029,817	RCON2107	2,029,817	8.
9. Loans to nondepository financial institutions and other loans:	RCFD1563	25,392,912			9.
a. Loans to nondepository financial institutions			RCONJ454	22,215,700	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	513,064	9.b.1.
2. All other loans (exclude consumer loans)			RCONJ451	2,664,148	9.b.2.
10. Lease financing receivables (net of unearned income):			RCON2165	582,241	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0			10.a.
b. All other leases	RCFDF163	582,241			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	99,833,442	RCON2122	99,833,442	12.

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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).

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 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	6,654	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	139,362	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK160	360	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	8,046	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	1,585	M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	12,573	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	7,375	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
1. Loans secured by farmland in domestic offices.....	RCONK166	0	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK168	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCFDK098	0	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	0	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	RCFDHK25	175,955	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
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:			M.2.a.
1. Three months or less.....	RCONA564	199,325	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	689,618	M.2.a.2.
3. Over one year through three years.....	RCONA566	177,257	M.2.a.3.
4. Over three years through five years.....	RCONA567	323,115	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	1,097,179	M.2.a.5.
6. Over 15 years.....	RCONA569	4,523,800	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:			M.2.b.
1. Three months or less.....	RCFDA570	69,697,214	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	1,498,963	M.2.b.2.
3. Over one year through three years.....	RCFDA572	5,000,013	M.2.b.3.
4. Over three years through five years.....	RCFDA573	8,236,128	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	7,684,548	M.2.b.5.
6. Over 15 years.....	RCFDA575	297,524	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).....	RCFDA247	16,996,526	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 <sup>4</sup> .....	RCFD2746	5,182,980	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).....	RCON5370	2,503,732	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).....	RCFDB837	519,871	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	NR	M.6.

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.

4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.

Dollar amounts in thousands

*Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.*

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):<sup>5</sup>

- a. Outstanding balance.....
- b. Amount included in Schedule RC-C, part I, items 1 through 9.....

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

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:

- a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....

*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, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).*

- b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....
- 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.....

			M.7.
RCFDC779		<b>NR</b>	M.7.a.
RCFDC780		<b>NR</b>	M.7.b.
			M.8.
RCONF230		<b>NR</b>	M.8.a.
RCONF231		<b>NR</b>	M.8.b.
RCONF232		<b>NR</b>	M.8.c.

5. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Dollar amounts in thousands

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)).....	RCONF577	<b>70,905</b>	M.9.
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Dollar amounts in thousands

10. Not applicable			M.10.
11. Not applicable			M.11.

Dollar amounts in thousands

	(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				
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: <sup>1</sup>				M.12.			
a. Loans secured by real estate.....	RCFDG091	NR	RCFDG092	NR	RCFDG093	NR	M.12a
b. Commercial and industrial loans.....	RCFDG094	NR	RCFDG095	NR	RCFDG096	NR	M.12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	NR	RCFDG098	NR	RCFDG099	NR	M.12c
d. All other loans and all leases.....	RCFDG100	NR	RCFDG101	NR	RCFDG102	NR	M.12d

Dollar amounts in thousands

<i>Memoranda 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, 2021.</i>				M.13.
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).....	RCONG376		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)(a)(2)).	RIADG377		NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFDG378		<b>33,688,919</b>	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, item 1.c, above):				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		NR	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		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:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		NR	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		NR	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		NR	M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks.</i>				
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).....	RCONLE75		<b>334,768</b>	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.....	RCONLG24		CONF	M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25		CONF	M.17.b.

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 Part II - Loans to Small Businesses and Small Farms(Form Type - 031)

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.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:					3.
a. With original amounts of \$100,000 or less.....	RCON5564	641	RCON5565	7,070	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	862	RCON5567	61,824	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	1474	RCON5569	395,497	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:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	82465	RCON5571	1,419,002	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	29447	RCON5573	2,770,926	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	9152	RCON5575	2,465,871	4.c.

Dollar amounts in thousands

5. Not applicable			5.
6. Not applicable			6.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
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:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	115	RCON5579	1,633	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	119	RCON5581	9,684	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	109	RCON5583	25,729	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:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	489	RCON5585	7,750	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	159	RCON5587	10,542	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	61	RCON5589	8,045	8.c.

## Schedule RC-D - Trading Assets and Liabilities(Form Type - 031)

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

Dollar amounts in thousands		Consolidated Bank		
1. U.S. Treasury securities.....		RCFD3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....		RCFD3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....		RCFD3533	28,651	3.
4. Mortgage-backed securities (MBS):				4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCFDG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>1</sup> .....		RCFDG380	0	4.b.
c. All other residential MBS.....		RCFDG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....		RCFDK197	0	4.d.
e. All other commercial MBS.....		RCFDK198	0	4.e.
5. Other debt securities:				5.
a. Structured financial products.....		RCFDHT62	0	5.a.
b. All other debt securities.....		RCFDG386	0	5.b.
6. Loans:				6.
a. Loans secured by real estate				6.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT63	0	6.a.1.
2. All other loans secured by real estate.....		RCFDHT64	0	6.a.2.
b. Commercial and industrial loans.....		RCFDF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT65	0	6.c.
d. Other loans.....		RCFDF618	0	6.d.
7. Not applicable				7.
8. Not applicable				8.
9. Other trading assets.....		RCFD3541	2,673	9.
10. Not applicable				10.
11. Derivatives with a positive fair value.....		RCFD3543	14,428	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....		RCFD3545	45,752	12.
13. Not available				13.
a. Liability for short positions.....		RCFD3546	0	13.a.
b. Other trading liabilities.....		RCFDF624	0	13.b.
14. Derivatives with a negative fair value.....		RCFD3547	159,353	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....		RCFD3548	159,353	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				M.1.
a. Loans secured by real estate				M.1.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT66	0	M.1.a.1.
2. All other loans secured by real estate.....		RCFDHT67	0	M.1.a.2.
b. Commercial and industrial loans.....		RCFDF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT68	0	M.1.c.
d. Other loans.....		RCFDF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more: <sup>1</sup>				M.2.
a. Fair value.....		RCFDF639	NR	M.2.a.
b. Unpaid principal balance.....		RCFDF640	NR	M.2.b.

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

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).  
 1. The \$10 billion trading asset-size test is based on total trading assets reported on the June 30, 2018, Report of Condition.



Dollar amounts in thousands

Memorandum items 3 through 10 are to be completed by banks with \$10 billion or more in total trading assets.

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)):

		Consolidated Bank		
				M.3.
a.	Trust preferred securities issued by financial institutions.....	RCFDG299	NR	M.3.a.
b.	Trust preferred securities issued by real estate investment trusts.....	RCFDG332	NR	M.3.b.
c.	Corporate and similar loans.....	RCFDG333	NR	M.3.c.
d.	1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	NR	M.3.d.
e.	1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	NR	M.3.e.
f.	Diversified (mixed) pools of structured financial products.....	RCFDG651	NR	M.3.f.
g.	Other collateral or reference assets.....	RCFDG652	NR	M.3.g.
4. Pledged trading assets:				M.4.
a.	Pledged securities.....	RCFDG387	NR	M.4.a.
b.	Pledged loans.....	RCFDG388	NR	M.4.b.

Dollar amounts in thousands

5. Asset-backed securities:				M.5.
a.	Credit card receivables.....	RCFDF643	NR	M.5.a.
b.	Home equity lines.....	RCFDF644	NR	M.5.b.
c.	Automobile loans.....	RCFDF645	NR	M.5.c.
d.	Other consumer loans.....	RCFDF646	NR	M.5.d.
e.	Commercial and industrial loans.....	RCFDF647	NR	M.5.e.
f.	Other.....	RCFDF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)				M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):				M.7.
a.	Readily determinable fair values.....	RCFDF652	NR	M.7.a.
b.	Other.....	RCFDF653	NR	M.7.b.
8. Loans pending securitization.....		RCFDF654	NR	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% of the item): <sup>1</sup>				M.9.
a. Disclose component and the dollar amount of that component:				M.9.a.
1. Describe component.....		TEXTF655	NR	M.9.a.1.
2. Amount of component.....		RCFDF655	0	M.9.a.2.
b. Disclose component and the dollar amount of that component:				M.9.b.
(TEXTF656) NR		RCFDF656	0	M.9.b.1.
c. Disclose component and the dollar amount of that component:				M.9.c.
(TEXTF657) NR		RCFDF657	0	M.9.c.1.
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% of the item):				M.10.
a. Disclose component and the dollar amount of that component:				M.10.a.
1. Describe component.....		TEXTF658	NR	M.10.a.1.
2. Amount of component.....		RCFDF658	0	M.10.a.2.
b. Disclose component and the dollar amount of that component:				M.10.b.
(TEXTF659) NR		RCFDF659	0	M.10.b.1.
c. Disclose component and the dollar amount of that component:				M.10.c.
(TEXTF660) NR		RCFDF660	0	M.10.c.1.

1. Exclude equity securities.

### Schedule RC-E Part I - Deposits in Domestic Offices(Form Type - 031)

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	<b>16,108,545</b>		RCONB550 <b>114,759,518</b> 1.
2. U.S. Government.....	RCON2202	<b>0</b>		RCON2520 <b>0</b> 2.
3. States and political subdivisions in the U.S.....	RCON2203	<b>202,457</b>		RCON2530 <b>3,070,388</b> 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>1,335,937</b>		RCONB552 <b>0</b> 4.
5. Banks in foreign countries.....	RCON2213	<b>316,329</b>		RCON2236 <b>507,128</b> 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>		RCON2377 <b>0</b> 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>17,963,268</b>	RCON2210 <b>16,326,914</b>	RCON2385 <b>118,337,034</b> 7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>1,434,392</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>5,933,225</b>	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	<b>5,933,225</b>	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	<b>2,899,078</b>	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>0</b>	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).	RCON5590	<b>NR</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>86,990</b>	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	<b>0</b>	M.1.g.
<i>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by banks with \$100 billion or more in total assets</i>			M.1.h.
h. Sweep deposits:			
1. Fully insured, affiliate sweep deposits.....	RCONMT87	<b>0</b>	M.1.h.1.
a. Fully insured, affiliate, retail sweep deposits.....	RCONMT88	<b>0</b>	M.1.h.1.a.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	<b>0</b>	M.1.h.2.
a. Not fully insured, affiliate, retail sweep deposits.....	RCONMT90	<b>0</b>	M.1.h.2.a.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	<b>0</b>	M.1.h.3.
a. Fully insured, non-affiliate, retail sweep deposits.....	RCONMT92	<b>0</b>	M.1.h.3.a.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	<b>0</b>	M.1.h.4.
a. Not fully insured, non-affiliate, retail sweep deposits.....	RCONMT94	<b>0</b>	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	<b>0</b>	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>99,597,343</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>5,730,626</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>8,637,343</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>2,171,925</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>2,199,797</b>	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.....	RCONF233	<b>378,756</b>	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	<b>2,159,748</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	<b>5,473,062</b>	M.3.a.2.
3. Over one year through three years.....	RCONHK09	<b>2,650,108</b>	M.3.a.3.
4. Over three years.....	RCONHK10	<b>526,350</b>	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONHK11	<b>6,631,713</b>	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	<b>427,622</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	<b>1,256,858</b>	M.4.a.2.
3. Over one year through three years.....	RCONHK14	<b>455,655</b>	M.4.a.3.
4. Over three years.....	RCONHK15	<b>59,662</b>	M.4.a.4.

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.  
 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.

Dollar amounts in thousands

b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	<b>1,684,480</b>	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?.....	RCONP752	<b>Yes</b>	M.5.
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.</i>			
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): <sup>5</sup>			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>398,993</b>	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>0</b>	M.6.b.
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):			M.7.
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):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>34,316,704</b>	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>62,943,381</b>	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):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>5,345,036</b>	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>382,407</b>	M.7.b.2.

## Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs(Form Type - 031)

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	<b>0</b>	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	<b>0</b>	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	<b>0</b>	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	<b>0</b>	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	<b>0</b>	5.
6. Total.....	RCFN2200	<b>NR</b>	6.
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	RCFNA245	<b>NR</b>	M.1.

5. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RC-F - Other Assets(Form Type - 031)

Dollar amounts in thousands

1. Accrued interest receivable <sup>2</sup> .....	RCFDB556	<b>535,103</b>	1.
2. Net deferred tax assets <sup>3</sup> .....	RCFD2148	<b>1,598,844</b>	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	RCFDHT80	<b>127</b>	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	RCFD1752	<b>1,277,892</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	<b>1,307,599</b>	5.a.
b. Separate account life insurance assets.....	RCFDK202	<b>1,809,363</b>	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	<b>106,689</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	<b>949,223</b>	6.
a. Prepaid expenses.....	RCFD2166	<b>0</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	<b>0</b>	6.c.
d. FDIC loss-sharing indemnification assets.....	RCFDJ448	<b>0</b>	6.d.
e. Computer software.....	RCFDFT33	<b>287,564</b>	6.e.
f. Accounts receivable.....	RCFDFT34	<b>0</b>	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFDFT35	<b>0</b>	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	<b>NR</b>	6.h.1.
2. Amount of component.....	RCFD3549	<b>0</b>	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	<b>NR</b>	6.i.1.
2. Amount of component.....	RCFD3550	<b>0</b>	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	<b>NR</b>	6.j.1.
2. Amount of component.....	RCFD3551	<b>0</b>	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	<b>7,584,840</b>	7.

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.  
 3. See discussion of deferred income taxes in Glossary entry on "income taxes."  
 4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.  
 5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G - Other Liabilities(Form Type - 031)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices <sup>6</sup> .....	RCON3645	<b>34,563</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	<b>810,145</b>	1.b.
2. Net deferred tax liabilities <sup>2</sup> .....	RCFD3049	<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures <sup>7</sup> .....	RCFDB557	<b>150,734</b>	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCFD2938	<b>1,183,105</b>	4.
a. Accounts payable.....	RCFD3066	<b>382,360</b>	4.a.
b. Deferred compensation liabilities.....	RCFDC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	<b>0</b>	4.d.
e. Operating lease liabilities.....	RCFDLB56	<b>686,678</b>	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3552	<b>NR</b>	4.f.1.
2. Amount of component.....	RCFD3552	<b>0</b>	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3553	<b>NR</b>	4.g.1.
2. Amount of component.....	RCFD3553	<b>0</b>	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component.....	TEXT3554	<b>NR</b>	4.h.1.
2. Amount of component.....	RCFD3554	<b>0</b>	4.h.2.
5. Total.....	RCFD2930	<b>2,178,547</b>	5.

6. For savings banks, include "dividends" accrued and unpaid on deposits.

2. See discussion of deferred income taxes in Glossary entry on "income taxes."

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 are not unconditionally cancelable.

## Schedule RC-H - Selected Balance Sheet Items for Domestic Offices (Form Type - 031)

To be completed only by banks with foreign offices.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	NR	3.
4. Securities sold under agreements to repurchase.....	RCONB995	NR	4.
5. Other borrowed money.....	RCON3190	NR	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	NR	6.
<i>OR</i>			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	NR	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	NR	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	NR	9.

Dollar amounts in thousands

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities.....	RCON0211	NR	RCON1287	NR	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	NR	RCON8495	NR	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	NR	RCON8499	NR	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	NR	RCONG390	NR	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	NR	RCON1713	NR	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG393	NR	RCONG394	NR	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	NR	RCON1736	NR	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	NR	RCONG398	NR	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	NR	RCONG400	NR	15.
16. Not applicable.					16.
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	RCON1754	NR	RCON1773	NR	17.

Dollar amounts in thousands

18. Equity investments not held for trading:			18.
a. Equity securities with readily determinable fair values <sup>4</sup> .....	RCONJA22	NR	18.a.
b. Equity investments without readily determinable fair values.....	RCON1752	NR	18.b.
<i>Items 19, 20 and 21 are to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	RCON3545	NR	19.
20. Total trading liabilities.....	RCON3548	NR	20.
21. Total loans held for trading.....	RCONHT71	NR	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 complete Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	RCONJF75	NR	22.

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).

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-I - Assets and Liabilities of IBFs(Form Type - 031)

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

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	NR	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	NR	2.

## Schedule RC-K - Quarterly Averages(Form Type - 031)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	14,118,338	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCFDB558	19,879,454	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCFDB559	24,900,348	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....	RCFDB560	2,074,588	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	139,679	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	96,110,233	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	9,177,883	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	13,416,444	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	308,519	6.a.3.
4. Commercial and industrial loans.....	RCON3387	37,697,674	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	415,278	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	8,555,938	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	NR	6.b.
<i>Item 7 is to be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
7. Trading assets.....	RCFD3401	81,741	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	586,465	8.
9. Total assets <sup>4</sup> .....	RCFD3368	169,018,599	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	6,950,863	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	107,491,205	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	8,539,212	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	2,138,697	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	NR	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	292,792	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	11,598,328	14.

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

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

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, 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(Form Type - 031)

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

1. Unused commitments:					1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814		<b>4,939,101</b>		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..	RCONHT72		<b>NR</b>		1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815		<b>4,324,088</b>		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>					
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.</i>					
1. Unused consumer credit card lines.....	RCFDJ455		<b>NR</b>		1.b.1.
2. Other unused credit card lines.....	RCFDJ456		<b>NR</b>		1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:					1.c.
1. Secured by real estate:					1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164		<b>200,144</b>		1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165		<b>4,227,412</b>		1.c.1.b.
2. Not secured by real estate.....	RCFD6550		<b>0</b>		1.c.2.
d. Securities underwriting.....	RCFD3817		<b>0</b>		1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans.....	RCFDJ457		<b>32,455,798</b>		1.e.1.
2. Loans to financial institutions.....	RCFDJ458		<b>26,000,771</b>		1.e.2.
3. All other unused commitments.....	RCFDJ459		<b>13,920,309</b>		1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819		<b>2,860,803</b>		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>					
a. Amount of financial standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3820		<b>370,085</b>		2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821		<b>362,943</b>		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.</i>					
a. Amount of performance standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3822		<b>53,072</b>		3.a.
4. Commercial and similar letters of credit.....	RCFD3411		<b>232,044</b>		4.
5. Not applicable					5.
6. Securities lent and borrowed:					6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433		<b>0</b>		6.a.
b. Securities borrowed.....	RCFD3432		<b>0</b>		6.b.

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCFDC968	<b>0</b>	RCFDC969	<b>0</b>	7.a.1.
2. Total return swaps.....	RCFDC970	<b>0</b>	RCFDC971	<b>0</b>	7.a.2.
3. Credit options.....	RCFDC972	<b>0</b>	RCFDC973	<b>0</b>	7.a.3.
4. Other credit derivatives.....	RCFDC974	<b>0</b>	RCFDC975	<b>0</b>	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	<b>0</b>	RCFDC221	<b>0</b>	7.b.1.
2. Gross negative fair value.....	RCFDC220	<b>0</b>	RCFDC222	<b>0</b>	7.b.2.

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment: <sup>1</sup>				7.c.
1. Positions covered under the Market Risk Rule:				7.c.1.
a. Sold protection.....	RCFDG401		0	7.c.1.a.
b. Purchased protection.....	RCFDG402		0	7.c.1.b.
2. All other positions:				7.c.2.
a. Sold protection.....	RCFDG403		0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404		0	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405		0	7.c.2.c.

Dollar amounts in thousands

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection: <sup>2</sup>							7.d.1.
a. Investment grade.....	RCFDG406	0	RCFDG407	0	RCFDG408	0	7d1a.
b. Subinvestment grade.....	RCFDG409	0	RCFDG410	0	RCFDG411	0	7d1b.
2. Purchased credit protection: <sup>3</sup>							7.d.2.
a. Investment grade.....	RCFDG412	0	RCFDG413	0	RCFDG414	0	7d2a.
b. Subinvestment grade.....	RCFDG415	0	RCFDG416	0	RCFDG417	0	7d2b.

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, 2018, Report of Condition.  
 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, 2018, Report of Condition.

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	<b>103,723</b>	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").....	RCFD3430	<b>0</b>	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	<b>0</b>	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	<b>0</b>	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	<b>NR</b>	9.d.1.
2. Amount of component.....	RCFD3555	<b>0</b>	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	<b>NR</b>	9.e.1.
2. Amount of component.....	RCFD3556	<b>0</b>	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCFD3557	<b>0</b>	9.f.1.
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").....	RCFD5591	<b>0</b>	10.
a. Commitments to sell when-issued securities.....	RCFD3435	<b>0</b>	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	<b>NR</b>	10.b.1.
2. Amount of component.....	RCFD5592	<b>0</b>	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	<b>NR</b>	10.c.1.
2. Amount of component.....	RCFD5593	<b>0</b>	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	<b>NR</b>	10.d.1.
2. Amount of component.....	RCFD5594	<b>0</b>	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	<b>NR</b>	10.e.1.
2. Amount of component.....	RCFD5595	<b>0</b>	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	<b>NR</b>	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	<b>NR</b>	11.b.

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.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts				
12. Gross amounts (e.g., notional amounts):						12.			
a. Futures contracts.....	RCFD8693	0	RCFD8694	0	RCFD8695	0	RCFD8696	0	12.a.
b. Forward contracts.....	RCFD8697	25,677	RCFD8698	2,883,632	RCFD8699	0	RCFD8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	0	RCFD8702	0	RCFD8703	0	RCFD8704	0	12c1.
2. Purchased options.....	RCFD8705	0	RCFD8706	0	RCFD8707	0	RCFD8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	524,750	RCFD8710	0	RCFD8711	0	RCFD8712	0	12d1.
2. Purchased options.....	RCFD8713	501,403	RCFD8714	0	RCFD8715	0	RCFD8716	0	12d2.
e. Swaps.....	RCFD3450	62,142,224	RCFD3826	0	RCFD8719	739,651	RCFD8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	7,788,306	RCFDA127	2,883,632	RCFD8723	739,651	RCFD8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	55,405,748	RCFD8726	0	RCFD8727	0	RCFD8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	12,186,115							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	72,188	RCFD8734	52,685	RCFD8735	58,982	RCFD8736	0	15a1.
2. Gross negative fair value.....	RCFD8737	118,707	RCFD8738	51,083	RCFD8739	81,978	RCFD8740	0	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	60,037	RCFD8742	0	RCFD8743	0	RCFD8744	0	15b1.
2. Gross negative fair value.....	RCFD8745	1,018,673	RCFD8746	0	RCFD8747	0	RCFD8748	0	15b2.

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties				
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more.</i>							16.			
16. Over-the counter derivatives: <sup>1</sup>										
a. Net current credit exposure.....	RCFDG418	874		RCFDG420	0	RCFDG421	0	RCFDG422	6,242	16.a.
b. Fair value of collateral:										16.b.
1. Cash - U.S. dollar.....	RCFDG423	0		RCFDG425	0	RCFDG426	0	RCFDG427	100	16.b.1.
2. Cash - Other currencies.....	RCFDG428	0		RCFDG430	0	RCFDG431	0	RCFDG432	0	16.b.2.
3. U.S. Treasury securities.....	RCFDG433	0		RCFDG435	0	RCFDG436	0	RCFDG437	0	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438	0		RCFDG440	0	RCFDG441	0	RCFDG442	0	16.b.4.
5. Corporate bonds.....	RCFDG443	0		RCFDG445	0	RCFDG446	0	RCFDG447	0	16.b.5.
6. Equity securities.....	RCFDG448	0		RCFDG450	0	RCFDG451	0	RCFDG452	0	16.b.6.
7. All other collateral.....	RCFDG453	0		RCFDG455	0	RCFDG456	0	RCFDG457	0	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCFDG458	0		RCFDG460	0	RCFDG461	0	RCFDG462	100	16.b.8.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

## Schedule RC-M - Memoranda(Form Type - 031)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	<b>1,420</b>	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.....	RCFD6165	<b>0</b>	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCFD3164	<b>28,120</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	<b>40,486</b>	2.a.1.
b. Goodwill.....	RCFD3163	<b>3,097,352</b>	2.b.
c. All other intangible assets.....	RCFDJF76	<b>22,965</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCFD2143	<b>3,148,437</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	<b>0</b>	3.a.
b. Farmland in domestic offices.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	<b>2,972</b>	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	<b>2,261</b>	3.e.
f. In foreign offices.....	RCFN5513	<b>NR</b>	3.f.
g. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	<b>5,233</b>	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) <sup>1</sup> .....	RCFDJA29	<b>NR</b>	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCFDF055	<b>2,500,000</b>	5.a.1.a.
b. Over one year through three years.....	RCFDF056	<b>0</b>	5.a.1.b.
c. Over three years through five years.....	RCFDF057	<b>1,000,000</b>	5.a.1.c.
d. Over five years.....	RCFDF058	<b>2,000,000</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCFD2651	<b>2,500,000</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	<b>0</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCFDF060	<b>4,540,264</b>	5.b.1.a.
b. Over one year through three years.....	RCFDF061	<b>75,961</b>	5.b.1.b.
c. Over three years through five years.....	RCFDF062	<b>10,663</b>	5.b.1.c.
d. Over five years.....	RCFDF063	<b>829,038</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....	RCFDB571	<b>5,264</b>	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).....	RCFD3190	<b>10,955,926</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	<b>Yes</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	<b>0</b>	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<b>Click here for value</b>	8.a.

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.

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

2. 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.

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

4. 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.

Dollar amounts in thousands

b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	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:			8.c.
1. Trade name 1.....	TE01N529	BMO Harris	8.c.1.
2. Trade name 2.....	TE02N529	<a href="#">Click here for value</a>	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	NR	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	90,852	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	0	13.a.1.c.2a.
b. Secured by junior liens.....	RCONK174	0	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13.a.1.e.2.
2. Not applicable			13.a.2.
3. Not applicable			13.a.3.
4. Not applicable			13.a.4.
5. All other loans and all leases.....	RCFDK183	0	13.a.5.

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).

Dollar amounts in thousands

b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	NR	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.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			14.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	RCFDK193	NR	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	RCFDK194	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.
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).....	RCONL133	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?.....	RCONL135	NR	15.b.
<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.
16. International remittance transfers offered to consumers: <sup>1</sup>			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	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.</i>			16.b.
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
1. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.b.1.
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	NR	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): <sup>3</sup>			17.
a. Number of PPP loans outstanding.....	RCONLG26	551	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	53,337	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	0	17.d.1.
2. More than one year.....	RCONLL60	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.....	RCONLL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			18.
a. Outstanding balance of assets purchased under the MMLF.....	RCONLL61	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.....	RCONLL58	0	18.b.

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- Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
- 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 excluded.
- Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

**(TEXT4087)** <http://www.bmoharris.com>



## Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

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			
1. Loans secured by real estate:				1.			
a. Construction, land development, and other land loans in domestic offices:				1.a.			
1. 1-4 family residential construction loans.....	RCONF172	691	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	578	RCONF175	4	RCONF177	10,476	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	412	RCON3494	0	RCON3495	42,264	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	4,471	RCON5399	1,876	RCON5400	22,860	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	28,718	RCONC237	4,256	RCONC229	100,779	1.c.2a.
b. Secured by junior liens.....	RCONC238	1,067	RCONC239	2,119	RCONC230	29,066	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	1,185	RCON3500	0	RCON3501	459	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	3,515	RCONF180	5,581	RCONF182	19,565	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	8,621	RCONF181	9,427	RCONF183	32,127	1.e.2.
f. In foreign offices.....	RCFNB572	NR	RCFNB573	NR	RCFNB574	NR	1.f.
2. Loans to depository institutions and acceptances of other banks:							2.
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks.....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1594	1,167	RCFD1597	0	RCFD1583	19,099	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	72,205	RCFD1252	15,581	RCFD1253	108,196	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	0	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	3,548	RCFDB576	3,103	RCFDB577	0	5.a.
b. Automobile loans.....	RCFDK213	30,615	RCFDK214	117	RCFDK215	14,734	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	16,551	RCFDK217	9,372	RCFDK218	2,053	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	38,990	RCFD5460	207	RCFD5461	1,404	7.
8. Lease financing receivables:							8.
a. Leases to individuals for household, family, and other personal expenditures.....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases.....	RCFDF169	0	RCFDF170	0	RCFDF171	5,676	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	212,334	RCFD1407	51,643	RCFD1403	408,758	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	3,173	RCFD3506	290	RCFD3507	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:.....	RCFDK036	8,763	RCFDK037	208	RCFDK038	12,033	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCFDK039	8,751	RCFDK040	208	RCFDK041	9,995	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCFDK042	0	RCFDK043	0	RCFDK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							12.
a. Loans secured by real estate in domestic offices:							12.a.
1. Construction, land development, and other land loans:							12.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	12.a.1a.

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		
b. Other construction loans and all land development and other land loans.....	RCONK048	0	RCONK049	0	RCONK050	0	12a1b
2. Secured by farmland.....	RCONK051	0	RCONK052	0	RCONK053	0	12a2.
3. Secured by 1-4 family residential properties:							12a3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	0	RCONK055	0	RCONK056	0	12a3a
b. Closed-end loans secured by 1-4 family residential properties:							12a3b
1. Secured by first liens.....	RCONK057	0	RCONK058	0	RCONK059	0	12a31.
2. Secured by junior liens.....	RCONK060	0	RCONK061	0	RCONK062	0	12a32
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0	12a4.
5. Secured by nonfarm nonresidential properties:							12a5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	0	RCONK067	0	RCONK068	0	12a5a
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	0	RCONK070	0	RCONK071	0	12a5b
b. Not applicable							12.b.
c. Not applicable							12.c.
d. Not applicable							12.d.
e. All other loans and all leases.....	RCFDK087	0	RCFDK088	0	RCFDK089	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.....	RCFDK102	0	RCFDK103	0	RCFDK104	0	12.f.
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 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans in domestic offices:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a1.
2. Other construction loans and all land development and other land loans.....	RCONK108	239	RCONK109	0	RCONK110	301	M1a2
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	1,099	RCONF662	0	RCONF663	93,835	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	227	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	115	RCONK115	0	RCONK116	7,177	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	480	M1d2
e. Commercial and industrial loans:							M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	39	RCFDK121	0	RCFDK122	35,451	M1e1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	0	M1e2
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	248	RCFDK127	0	RCFDK128	37,098	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	20,936	M1f1.
2. Not applicable							M1f2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M1f4.
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M1f4a
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M1f4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M1f4c
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part 1, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f) <sup>1</sup> .....	RCFDHK26	1,740	RCFDHK27	0	RCFDHK28	174,569	M.1.g.

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

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		
	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.....	RCFD6558	29,118	RCFD6559	0	RCFD6560	1,719
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	251	RCFD1249	0	RCFD1250	633	M.3.
4. Not applicable							M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	RCFDC240	0	RCFDC241	0	RCFDC226	0	M.5.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	6. Derivative contracts: Fair value of amounts carried as assets.....	RCFD3529	0	RCFD3530	0

Dollar amounts in thousands			
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	RCFDC410	NR	M.7.
8. Nonaccrual assets sold during the previous six months.....	RCFDC411	NR	M.8.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Stament of Position 03-3): <sup>2</sup>						M.9.
a. Outstanding balance.....	RCFDL183	NR	RCFDL184	NR	RCFDL185	NR	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	NR	RCFDL187	NR	RCFDL188	NR	M.9.b.

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 and FICO Assessments(Form Type - 031)

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, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	<b>140,443,258</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	<b>0</b>	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	<b>0</b>	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	<b>169,018,599</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCFDK654	<b>14,848,168</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	<b>0</b>	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):			7.
a. One year or less.....	RCFDG465	<b>5,264</b>	7.a.
b. Over one year through three years.....	RCFDG466	<b>1,630,000</b>	7.b.
c. Over three years through five years.....	RCFDG467	<b>625,000</b>	7.c.
d. Over five years.....	RCFDG468	<b>3,104,810</b>	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):			8.
a. One year or less.....	RCFDG469	<b>0</b>	8.a.
b. Over one year through three years.....	RCFDG470	<b>0</b>	8.b.
c. Over three years through five years.....	RCFDG471	<b>0</b>	8.c.
d. Over five years.....	RCFDG472	<b>500,000</b>	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	RCONG803	<b>0</b>	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.....	RCONL190	<b>NR</b>	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? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	<b>No</b>	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCFDK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCFDK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	<b>Yes</b>	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCFDK660	<b>49,771,368</b>	11.a.
b. Custodial bank deduction limit.....	RCFDK661	<b>3,626,169</b>	11.b.
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):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>41,313,381</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>2194500</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>97,693,065</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>44648</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>1,319,272</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>89572</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.

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.  
 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.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>117,540</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>318</b>	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</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) <sup>3</sup> .....	RCON5597	<b>86,393,829</b>	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:			M.3.
a. Legal title.....	TEXTA545	<b>NR</b>	M.3.a.
b. FDIC Certificate Number.....	RCONA545	<b>0</b>	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	<b>NR</b>	M.4.
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....	RCFDMW53	<b>NR</b>	M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	<b>CONF</b>	M.6.a.
b. Substandard.....	RCFDK664	<b>CONF</b>	M.6.b.
c. Doubtful.....	RCFDK665	<b>CONF</b>	M.6.c.
d. Loss.....	RCFDK666	<b>CONF</b>	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	<b>CONF</b>	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	<b>CONF</b>	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	<b>CONF</b>	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	<b>CONF</b>	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	<b>CONF</b>	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	<b>CONF</b>	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	<b>3,052,385</b>	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	<b>0</b>	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).....	RCFDK669	<b>0</b>	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	<b>2,199,797</b>	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):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	<b>0</b>	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	<b>9,466</b>	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	<b>10,166</b>	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.....	RCFDN180	<b>1,299</b>	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	<b>74,641</b>	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	<b>0</b>	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	<b>0</b>	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	<b>0</b>	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.....	RCFDK673	<b>CONF</b>	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	<b>CONF</b>	M.15.

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

Dollar amounts in thousands

*Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.*

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....

RCFDL189	<b>762</b>	M.16.
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*Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.*

17. Selected fully consolidated data for deposit insurance assessment purposes:

		M.17.
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a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....

RCFDL194	<b>NR</b>	M.17.a.
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b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....

RCFDL195	<b>NR</b>	M.17.b.
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c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....

RCFDL196	<b>NR</b>	M.17.c.
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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.....

RCONL197	<b>NR</b>	M.17.d.
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	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDS Were Derived Using	
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:															M18	
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDM964 CONF	RCFDM965 CONF	RCFDM966 CONF	RCFDM967 CONF	RCFDM968 CONF	RCFDM969 CONF	RCFDM970 CONF	RCFDM971 CONF	RCFDM972 CONF	RCFDM973 CONF	RCFDM974 CONF	RCFDM975 CONF	RCFDM976 CONF	RCFDM977 CONF	RCFDM978 CONF	M18a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979 CONF	RCFDM980 CONF	RCFDM981 CONF	RCFDM982 CONF	RCFDM983 CONF	RCFDM984 CONF	RCFDM985 CONF	RCFDM986 CONF	RCFDM987 CONF	RCFDM988 CONF	RCFDM989 CONF	RCFDM990 CONF	RCFDM991 CONF	RCFDM992 CONF	RCFDM993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDM994 CONF	RCFDM995 CONF	RCFDM996 CONF	RCFDM997 CONF	RCFDM998 CONF	RCFDM999 CONF	RCFDN001 CONF	RCFDN002 CONF	RCFDN003 CONF	RCFDN004 CONF	RCFDN005 CONF	RCFDN006 CONF	RCFDN007 CONF	RCFDN008 CONF	RCFDN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010 CONF	RCFDN011 CONF	RCFDN012 CONF	RCFDN013 CONF	RCFDN014 CONF	RCFDN015 CONF	RCFDN016 CONF	RCFDN017 CONF	RCFDN018 CONF	RCFDN019 CONF	RCFDN020 CONF	RCFDN021 CONF	RCFDN022 CONF	RCFDN023 CONF	RCFDN024 CONF	M18d
e. Credit cards.....	RCFDN040 CONF	RCFDN041 CONF	RCFDN042 CONF	RCFDN043 CONF	RCFDN044 CONF	RCFDN045 CONF	RCFDN046 CONF	RCFDN047 CONF	RCFDN048 CONF	RCFDN049 CONF	RCFDN050 CONF	RCFDN051 CONF	RCFDN052 CONF	RCFDN053 CONF	RCFDN054 CONF	M18e
f. Automobile loans.....	RCFDN055 CONF	RCFDN056 CONF	RCFDN057 CONF	RCFDN058 CONF	RCFDN059 CONF	RCFDN060 CONF	RCFDN061 CONF	RCFDN062 CONF	RCFDN063 CONF	RCFDN064 CONF	RCFDN065 CONF	RCFDN066 CONF	RCFDN067 CONF	RCFDN068 CONF	RCFDN069 CONF	M18f
g. Student loans.....	RCFDN070 CONF	RCFDN071 CONF	RCFDN072 CONF	RCFDN073 CONF	RCFDN074 CONF	RCFDN075 CONF	RCFDN076 CONF	RCFDN077 CONF	RCFDN078 CONF	RCFDN079 CONF	RCFDN080 CONF	RCFDN081 CONF	RCFDN082 CONF	RCFDN083 CONF	RCFDN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085 CONF	RCFDN086 CONF	RCFDN087 CONF	RCFDN088 CONF	RCFDN089 CONF	RCFDN090 CONF	RCFDN091 CONF	RCFDN092 CONF	RCFDN093 CONF	RCFDN094 CONF	RCFDN095 CONF	RCFDN096 CONF	RCFDN097 CONF	RCFDN098 CONF	RCFDN099 CONF	M18h
i. Consumer leases.....	RCFDN100 CONF	RCFDN101 CONF	RCFDN102 CONF	RCFDN103 CONF	RCFDN104 CONF	RCFDN105 CONF	RCFDN106 CONF	RCFDN107 CONF	RCFDN108 CONF	RCFDN109 CONF	RCFDN110 CONF	RCFDN111 CONF	RCFDN112 CONF	RCFDN113 CONF	RCFDN114 CONF	M18i
j. Total.....	RCFDN115 CONF	RCFDN116 CONF	RCFDN117 CONF	RCFDN118 CONF	RCFDN119 CONF	RCFDN120 CONF	RCFDN121 CONF	RCFDN122 CONF	RCFDN123 CONF	RCFDN124 CONF	RCFDN125 CONF	RCFDN126 CONF	RCFDN127 CONF	RCFDN128 CONF		M18j

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices(Form Type - 031)

Schedule RC-P is to be completed by banks at which either 1-4 family residential mortgage loan originations and purchases for resale 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

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale <sup>1</sup> .....	RCONHT81	52,395	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>2</sup> .....	RCONHT82	0	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	56,316	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).....	RCONFT05	8,812	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).....	RIADHT85	3,210	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	138	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	3,006	7.c.

## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis(Form Type - 031)

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	RCFDJA36 40,523,598	RCFDG474 0	RCFDG475 28,122	RCFDG476 40,495,097	RCFDG477 379	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478 0	RCFDG479 0	RCFDG480 0	RCFDG481 0	RCFDG482 0	2.
3. Loans and leases held for sale.....	RCFDG483 0	RCFDG484 0	RCFDG485 0	RCFDG486 0	RCFDG487 0	3.
4. Loans and leases held for investment.....	RCFDG488 0	RCFDG489 0	RCFDG490 0	RCFDG491 0	RCFDG492 0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543 14,428	RCFDG493 172,455	RCFDG494 0	RCFDG495 186,883	RCFDG496 0	5.a.
b. Other trading assets.....	RCFDG497 31,324	RCFDG498 0	RCFDG499 2,673	RCFDG500 28,651	RCFDG501 0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCFDF240 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0	5.b.1.
6. All other assets.....	RCFDG391 478,997	RCFDG392 -418,753	RCFDG395 0	RCFDG396 59,175	RCFDG804 1,069	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502 41,048,347	RCFDG503 -246,298	RCFDG504 30,795	RCFDG505 40,769,806	RCFDG506 1,448	7.
8. Deposits.....	RCFDF252 1,537,674	RCFDF686 0	RCFDF694 0	RCFDF253 1,537,674	RCFDF254 0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507 0	RCFDG508 0	RCFDG509 0	RCFDG510 0	RCFDG511 0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547 159,353	RCFDG512 95,418	RCFDG513 0	RCFDG514 254,771	RCFDG515 0	10.a.
b. Other trading liabilities.....	RCFDG516 0	RCFDG517 0	RCFDG518 0	RCFDG519 0	RCFDG520 0	10.b.

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.  
 1. The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCFDG521 0	RCFDG522 0	RCFDG523 0	RCFDG524 0	RCFDG525 0	11.
12. Subordinated notes and debentures.....	RCFDG526 0	RCFDG527 0	RCFDG528 0	RCFDG529 0	RCFDG530 0	12.
13. All other liabilities.....	RCFDG805 418	RCFDG806 1,018,254	RCFDG807 0	RCFDG808 1,018,254	RCFDG809 418	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 1,697,445	RCFDG532 1,113,672	RCFDG533 0	RCFDG534 2,810,699	RCFDG535 418	14.
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):						M.1.
a. Mortgage servicing assets.....	RCFDG536 0	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 0	M.1.a.
b. Nontrading derivative assets.....	RCFDG541 0	RCFDG542 0	RCFDG543 0	RCFDG544 0	RCFDG545 0	M.1.b.

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546	<a href="#">Click here for value</a>	M.1.c.1.

(TEXTG546) CRA LP Investment

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG546 435,284	RCFDG547 -435,284	RCFDG548 0	RCFDG549 0	RCFDG550 0	M.1.c.2.

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG551	NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG551 0	RCFDG552 0	RCFDG553 0	RCFDG554 0	RCFDG555 0	M.1.d.2.

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG556	NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG556 0	RCFDG557 0	RCFDG558 0	RCFDG559 0	RCFDG560 0	M.1.e.2.

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG561	NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG561 0	RCFDG562 0	RCFDG563 0	RCFDG564 0	RCFDG565 0	M.1.f.2.
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):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCFDF261 0	RCFDF689 0	RCFDF697 0	RCFDF262 0	RCFDF263 0	M.2.a.
b. Nontrading derivative liabilities.....	RCFDG566 418	RCFDG567 1,018,254	RCFDG568 0	RCFDG569 1,018,254	RCFDG570 418	M.2.b.

Dollar amounts in thousands		
c. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG571	NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG571 0	RCFDG572 0	RCFDG573 0	RCFDG574 0	RCFDG575 0	M.2.c.2

Dollar amounts in thousands				
d. Disclose component and the dollar amount of that component:				
1. Describe component.....		TEXTG576		NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG576 0	RCFDG577 0	RCFDG578 0	RCFDG579 0	RCFDG580 0	M.2.d.2

Dollar amounts in thousands				
e. Disclose component and the dollar amount of that component:				
1. Describe component.....		TEXTG581		NR

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG581 0	RCFDG582 0	RCFDG583 0	RCFDG584 0	RCFDG585 0	M.2.e.2

Dollar amounts in thousands				
f. Disclose component and the dollar amount of that component:				
1. Describe component				
(TEXTG586) NR				

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG586 0	RCFDG587 0	RCFDG588 0	RCFDG589 0	RCFDG590 0	M.2.f.2

Dollar amounts in thousands

		<b>Consolidated Bank</b>		
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):				M.3.
a. Loans secured by real estate:				M.3.a.
1. Secured by 1-4 family residential properties.....	RCFDHT87		<b>0</b>	M.3.a.1.
2. All other loans secured by real estate.....	RCFDHT88		<b>0</b>	M.3.a.2.
b. Commercial and industrial loans.....	RCFDF585		<b>0</b>	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT89		<b>0</b>	M.3.c.
d. Other loans.....	RCFDF589		<b>0</b>	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):				M.4.
a. Loans secured by real estate:				M.4.a.
1. Secured by 1-4 family residential properties.....	RCFDHT91		<b>0</b>	M.4.a.1.
2. All other loans secured by real estate.....	RCFDHT92		<b>0</b>	M.4.a.2.
b. Commercial and industrial loans.....	RCFDF597		<b>0</b>	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT93		<b>0</b>	M.4.c.
d. Other loans.....	RCFDF601		<b>0</b>	M.4.d.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 031)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	<b>12,035,886</b>	1.
2. Retained earnings <sup>1</sup> .....	RCFAKW00	<b>5,886,221</b>	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	<b>NR</b>	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	<b>-3,469,756</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	<b>14,452,351</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	<b>2,980,662</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	<b>20,808</b>	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.....	RCFAP843	<b>2,272</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (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):			9.
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).....	RCFAP844	<b>-2,561,610</b>	9.a.
b. Not applicable.			9.b.
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).....	RCFAP846	<b>-933,544</b>	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).....	RCFAP847	<b>-2,853</b>	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).....	RCFAP848	<b>0</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate 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) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCFAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
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).....	RCFAQ258	<b>28,250</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	<b>0</b>	10.b.

Dollar amounts in thousands		(Column A) Non-advanced Approaches Institutions		(Column B) Advanced Approaches Institutions		
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.....				RCFWP851	NR	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	RCFAP852	14,918,366		RCFWP852	NR	12.
13. Not available						13.
a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB58	0				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.....				RCFWP853	NR	13.b.
14. Not available						14.
a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB59	0				14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....				RCFWP854	NR	14.b.
15. Not available						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.....	RCFALB60	0				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.....				RCFWP855	NR	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.....				RCFWP856	NR	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	0		RCFWP857	NR	17.
18. Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	RCFAP858	0		RCFWP858	NR	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	14,918,366		RCFWP859	NR	19.

Dollar amounts in thousands				
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860		0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861		0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862		0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863		0	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864		0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865		0	25.
26. Tier 1 capital <sup>1</sup> .....	RCFA8274		14,918,366	26.
27. Average total consolidated assets <sup>2</sup> .....	RCFAKW03		169,018,599	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions) <sup>3</sup> .....	RCFAP875		3,003,742	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596		0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCFAA224		166,014,857	30.
31. Leverage ratio (item 26 divided by 30).....	RCFA7204		8.9862%	31.
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).....	RCOALE74		0	31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.</i>				
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) <sup>4</sup> .....	RCOANC99		NR	31.b.

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.

Dollar amounts in thousands		(Column A) Amount		(Column B) Percentage	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCFA2170	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.....	RCFAKX77	NR	RCFAKX78	NR	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCFAKX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCFAKX80	NR			34.b.
c. Other off-balance sheet exposures.....	RCFAKX81	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.....	RCFAKX82	NR	RCFAKX83	NR	34.d.

Dollar amounts in thousands			
35. Unconditionally cancellable commitments.....	RCFAS540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCFALB61	NR	36.
37. Allocated transfer risk reserve.....	RCFA3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			38.
a. Loans and leases held for investment.....	RCFAJJ30	NR	38.a.
b. Held-to-maturity debt securities.....	RCFAJJ31	NR	38.b.
c. Other financial assets measured at amortized cost.....	RCFAJJ32	NR	38.c.
39. Tier 2 capital instruments plus related surplus.....	RCFAP866	500,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	RCFAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	0	41.
42. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			42.
a. Allowance for loan and lease losses includable in tier 2 capital <sup>3</sup> .....	RCFA5310	987,287	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	NR	42.b.
43. Not applicable.			43.
44. Tier 2 capital before deductions			44.
a. Tier 2 capital before deductions (sum of items 39 through 42).....	RCFAP870	1,487,287	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).....	RCFWP870	NR	44.b.
45. LESS: Tier 2 capital deductions.....	RCFAP872	0	45.
46. Tier 2 capital			46.
a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....	RCFA5311	1,487,287	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....	RCFW5311	NR	46.b.
47. Total capital			47.
a. Total capital (sum of items 26 and 46.a).....	RCFA3792	16,405,653	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....	RCFW3792	NR	47.b.
48. Total risk-weighted assets			48.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	134,651,677	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).....	RCFWA223	NR	48.b.

3. Beginning with the June 30, 2020, report date, 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.

1. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

4. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

Dollar amounts in thousands		(Column A) Percentage		(Column B) Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	RCFAP793	11.0792%	RCFWP793	NR	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).....	RCFA7206	11.0792%	RCFW7206	NR	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).....	RCFA7205	12.1838%	RCFW7205	NR	51.

Dollar amounts in thousands			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			52.
a. Capital conservation buffer.....	RCFAH311	4.1838%	52.a.
b. Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer.....	RCFWH312	NR	52.b.
53. Eligible retained income <sup>1</sup> .....	RCFAH313	NR	53.
54. Distributions and discretionary bonus payments during the quarter <sup>2</sup> .....	RCFAH314	NR	54.
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:			55.
a. Total leverage exposure <sup>3</sup> .....	RCFAH015	NR	55.a.
b. Supplementary leverage ratio.....	RCFAH036	NR	55.b.

1. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

3. 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.

1. Institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 46.a, in the Call Report for the December 31, 2019, report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

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 Part II - Risk-Weighted Assets(Form Type - 031)

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules 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) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCFDD957 10,779,587	RCFDS396 0	RCFDD958 7,464,987				RCFDD959 3,106,341	RCFDS397 155,767	RCFDD960 36,296	RCFDS398 16,196	1.
2. Securities:											2.
a. Held-to-maturity securities <sup>3</sup> .....	RCFDD961 2,471,218	RCFDS399 0	RCFDD962 437,736	RCFDHJ74 0	RCFDHJ75 0		RCFDD963 2,033,482	RCFDD964 0	RCFDD965 0	RCFDS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDJA21 40,523,598	RCFDS402 -5,222,551	RCFDD967 32,855,406	RCFDHJ76 0	RCFDHJ77 0		RCFDD968 12,588,898	RCFDD969 301,845	RCFDD970 0	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 100		RCOND972 0				RCOND973 100	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 123,838	RCFDH172 123,838									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 9,154	RCFDS414 0	RCFDH173 0				RCFDS415 0	RCFDS416 6,633	RCFDS417 2,521		4.a.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCFDS423 0	RCFDS424 0	RCFDS425 0	RCFDHJ78 0	RCFDHJ79 0		RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 0	4.c.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDH270 NR	RCFDS405 0		RCFDS406 0				RCFDH271 0	RCFDH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold in domestic offices										3.a.

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PC D allowances.

3. 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.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCFDH273 0	RCFDH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCFDH275 0	RCFDH276 0	4.b.



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCFDH279 0	RCFDH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCFDH281 0	RCFDH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCFDH283 0	RCFDH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> ....								RCFDH285 0	RCFDH286 0	5.c.
d. All other exposures.....								RCFDH287 908,378	RCFDH288 787,140	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....	RCFDH289 NR	RCFDH186 0	RCFDH290 0	RCFDH187 0				RCFDH291 0	RCFDH292 0	7.
8. All other assets <sup>12</sup> .....	RCFDH293 1,743,540	RCFDH188 0	RCFDS470 0	RCFDS471 0				RCFDH294 0	RCFDH295 0	8.
a. Separate account bank-owned life insurance.....								RCFDH296 1,809,363	RCFDH297 391,255	8.a.
b. Default fund contributions to central counterparties.....								RCFDH298 0	RCFDH299 0	8.b.

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

7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

8. 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.

11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

12. 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.

Dollar amounts in thousands						
	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities.....	RCFDS475 5,644	RCFDS476 5,644	RCFDS477 0	RCFDS478 18,931	RCFDS479 0	9.a.
b. Available-for-sale securities.....	RCFDS480 0	RCFDS481 0	RCFDS482 0	RCFDS483 0	RCFDS484 0	9.b.
c. Trading assets.....	RCFDS485 0	RCFDS486 0	RCFDS487 0	RCFDS488 0	RCFDS489 0	9.c.
d. All other on-balance sheet securitization exposures.....	RCFDS490 0	RCFDS491 0	RCFDS492 0	RCFDS493 0	RCFDS494 0	9.d.
10. Off-balance sheet securitization exposures.....	RCFDS495 0	RCFDS496 0	RCFDS497 0	RCFDS498 0	RCFDS499 0	10.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets <sup>14</sup>	RCFD2170 164,820,337	RCFDS500 -2,841,628	RCFDD987 41,172,537	RCFDHJ90 0	RCFDHJ91 0		RCFDD988 18,772,027	RCFDD989 8,207,805	RCFDD990 94,351,074	RCFDS503 697,241

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets <sup>14</sup>	RCFDS504 1,743,540	RCFDS505 0	RCFDS506 0	RCFDS507 0			RCFDS510 0	RCFDH300 2,717,741

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit	RCFDD991 2,860,803	RCFDD992 2,860,803	RCFDD993 0	RCFDHJ92 0	RCFDHJ93 0		RCFDD994 363,455	RCFDD995 0	RCFDD996 2,497,348	RCFDS511 0
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997 362,943	RCFDD998 181,472	RCFDD999 0				RCFDG603 25,851	RCFDG604 0	RCFDG605 155,620	RCFDS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606 197,090	RCFDG607 39,418	RCFDG608 0	RCFDHJ94 0	RCFDHJ95 0		RCFDG609 13,343	RCFDG610 0	RCFDG611 26,075	RCFDS513 0
15. Retained recourse on small business obligations sold with recourse	RCFDG612 0	RCFDG613 0	RCFDG614 0				RCFDG615 0	RCFDG616 0	RCFDG617 0	RCFDS514 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions <sup>21</sup>	RCFDS515 41,377	RCFDS516 41,377	RCFDS517 0	RCFDS518 0	RCFDS519 0		RCFDS520 0	RCFDS521 0	RCFDS522 41,377	RCFDS523 0
17. All other off-balance sheet liabilities	RCFDG618 541,044	RCFDG619 541,044	RCFDG620 0				RCFDG621 0	RCFDG622 11,565	RCFDG623 529,479	RCFDS524 0
18. Unused commitments:										
a. Original maturity of one year or less	RCFDS525 10,065,462	RCFDS526 2,013,092	RCFDS527 0	RCFDHJ96 0	RCFDHJ97 0		RCFDS528 0	RCFDS529 0	RCFDS530 2,011,913	RCFDS531 1,179

14. 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.

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

\*. Excludes unused commitments to asset-backed commercial paper conduits.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCFDG624 44,823,582	RCFDG625 22,411,791	RCFDG626 0	RCFDHJ98 0	RCFDHJ99 0		RCFDG627 2,475,350	RCFDG628 49,100	RCFDG629 19,834,987	RCFDS539 52,354	18.b.
19. Unconditionally cancelable commitments.....	RCFDS540 30,768,178	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 96,818	RCFDS543 68,431	RCFDHK00 0	RCFDHK01 0	RCFDS544 0	RCFDS545 17	RCFDS546 0	RCFDS547 28,370	RCFDS548 0	20.
21. Centrally cleared derivatives.....		RCFDS549 39,151	RCFDS550 0	RCFDS551 39,151	RCFDS552 0		RCFDS554 0	RCFDS555 0	RCFDS556 0	RCFDS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCFDH191 0		RCFDH193 0				RCFDH194 0	RCFDH195 0	RCFDH196 0	RCFDH197 0	22.

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

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup> .....				RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: <sup>*</sup>						18.
a. Original maturity of one year or less.....				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year.....				RCFDH307 0	RCFDH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCFDH309 0	RCFDH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCFDH198 0	RCFDH199 0	RCFDH200 0			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 \*. Excludes unused commitments to asset-backed commercial paper conduits.  
 25. For item 22, the sum of columns C through Q must equal column A.



Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
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).....		RCFDG630 41,240,968	RCFDS558 39,151	RCFDS559 0	RCFDS560 0	RCFDG631 21,650,043	RCFDG632 8,268,470	RCFDG633 119,476,243	RCFDS561 750,774
24. Risk weight factor									
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDG634 0	RCFDS569 783	RCFDS570 0	RCFDS571 0	RCFDG635 4,330,009	RCFDG636 4,134,235	RCFDG637 119,476,243	RCFDS572 1,126,161

Dollar amounts in thousands		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
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).....		RCFDS562 1,743,540	RCFDS563 0	RCFDS564 0	RCFDS565 0	RCFDS566 0	RCFDS567 0	RCFDS568 0
24. Risk weight factor								
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDS573 4,358,850	RCFDS574 0	RCFDS575 0	RCFDS576 0	RCFDS577 0	RCFDS578 0	RCFDS579 0

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCFDS580	<b>134,623,607</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	<b>28,070</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCFDB704	<b>134,651,677</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	<b>0</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	<b>134,651,677</b>	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	<b>42,266</b>	M.1.

Dollar amounts in thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCFDS582	<b>1,814,475</b>	RCFDS583	<b>12,901,292</b>	RCFDS584	<b>1,758,833</b>	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	<b>2,698,572</b>	RCFDS586	<b>288,783</b>	RCFDS587	<b>0</b>	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	<b>0</b>	RCFDS589	<b>0</b>	RCFDS590	<b>0</b>	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	<b>0</b>	RCFDS592	<b>0</b>	RCFDS593	<b>0</b>	M.2.d.
e. Equity.....	RCFDS594	<b>247,743</b>	RCFDS595	<b>200,919</b>	RCFDS596	<b>290,989</b>	M.2.e.
f. Precious metals (except gold).....	RCFDS597	<b>0</b>	RCFDS598	<b>0</b>	RCFDS599	<b>0</b>	M.2.f.
g. Other.....	RCFDS600	<b>0</b>	RCFDS601	<b>0</b>	RCFDS602	<b>0</b>	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	<b>46,194,704</b>	RCFDS604	<b>0</b>	RCFDS605	<b>0</b>	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	<b>0</b>	RCFDS607	<b>0</b>	RCFDS608	<b>0</b>	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	<b>0</b>	RCFDS610	<b>0</b>	RCFDS611	<b>0</b>	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	<b>0</b>	RCFDS613	<b>0</b>	RCFDS614	<b>0</b>	M.3.d.
e. Equity.....	RCFDS615	<b>0</b>	RCFDS616	<b>0</b>	RCFDS617	<b>0</b>	M.3.e.
f. Precious metals (except gold).....	RCFDS618	<b>0</b>	RCFDS619	<b>0</b>	RCFDS620	<b>0</b>	M.3.f.
g. Other.....	RCFDS621	<b>0</b>	RCFDS622	<b>0</b>	RCFDS623	<b>0</b>	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			M.4.
a. Loans and leases held for investment.....	RCFDJJ30	<b>NR</b>	M.4.a.
b. Held-to-maturity debt securities.....	RCFDJJ31	<b>NR</b>	M.4.b.
c. Other financial assets measured at amortized cost.....	RCFDJJ32	<b>NR</b>	M.4.c.

27. 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).  
 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(Form Type - 031)

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
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.....	RCFDB705 0	RCFDB706 0	RCFDB707 0	RCFDB708 0	RCFDB709 0	RCFDB710 0	RCFDB711 0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFDHU09 0	RCFDHU10 0	RCFDHU11 0	RCFDHU12 0	RCFDHU13 0	RCFDHU14 0	RCFDHU15 0	2.
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 <sup>1</sup> .....	RCFDB726 0	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733 0	RCFDB734 0	RCFDB735 0	RCFDB736 0	RCFDB737 0	RCFDB738 0	RCFDB739 0	4.a.
b. 90 days or more past due.....	RCFDB740 0	RCFDB741 0	RCFDB742 0	RCFDB743 0	RCFDB744 0	RCFDB745 0	RCFDB746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747 0	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0	5.a.
b. Recoveries.....	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.</i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans <sup>1</sup> .....		RCFDHU16 0	RCFDHU17 0			RCFDHU18 0		6.
7. Not applicable								7.
8. Not applicable								8.
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.....	RCFDB776 0			RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.</i>								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures <sup>1</sup> .....	RCFDB783 0			RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790 27,971						RCFDB796 7,199	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	RCFDB797 26,588						RCFDB803 7,199	12.

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.

Dollar amounts in thousands

1. Not applicable			M.1.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	<b>27,971</b>	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	<b>3,264,565</b>	M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....	RCFDA591	<b>1,248,997</b>	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).....	RCFDF699	<b>17,687</b>	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.</i>			M.3.
3. Asset-backed commercial paper conduits: <sup>2</sup>			
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:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB806	<b>0</b>	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	<b>0</b>	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB808	<b>0</b>	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	<b>0</b>	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup> .....	RCFDC407	<b>0</b>	M.4.

## Schedule RC-T - Fiduciary and Related Services(Form Type - 031)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCFDA345	<b>Yes</b>	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFDA346	<b>Yes</b>	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.).....	RCFDB867	<b>Yes</b>	3.

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCFDB868	<b>6,697,079</b>	RCFDB869	<b>81,850,391</b>	RCFDB870	<b>3486</b>	RCFDB871	<b>41</b>	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	<b>42,655</b>	RCFDB873	<b>5,861,002</b>	RCFDB874	<b>5</b>	RCFDB875	<b>61</b>	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	<b>100,164</b>	RCFDB877	<b>30,498,035</b>	RCFDB878	<b>11</b>	RCFDB879	<b>151</b>	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	<b>3,681,063</b>	RCFDB881	<b>302,737</b>	RCFDB882	<b>5043</b>	RCFDB883	<b>59</b>	5.c.
6. Corporate trust and agency accounts.....	RCFDB884	<b>0</b>	RCFDB885	<b>0</b>	RCFDC001	<b>0</b>	RCFDC002	<b>0</b>	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886	<b>19,314,341</b>	RCFDJ253	<b>0</b>	RCFDB888	<b>8094</b>	RCFDJ254	<b>0</b>	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	<b>1,122,231</b>	RCFDJ256	<b>19,785</b>	RCFDJ257	<b>260</b>	RCFDJ258	<b>7</b>	8.
9. Other fiduciary accounts.....	RCFDB890	<b>499</b>	RCFDB891	<b>0</b>	RCFDB892	<b>5</b>	RCFDB893	<b>0</b>	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	<b>30,958,032</b>	RCFDB895	<b>118,531,950</b>	RCFDB896	<b>16904</b>	RCFDB897	<b>319</b>	10.
11. Custody and safekeeping accounts.....			RCFDB898	<b>35,896,156</b>			RCFDB899	<b>2573</b>	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	<b>0</b>	RCFNB901	<b>0</b>	RCFNB902	<b>0</b>	RCFNB903	<b>0</b>	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	<b>3,585,858</b>	RCFDJ260	<b>51,394</b>	RCFDJ261	<b>5033</b>	RCFDJ262	<b>27</b>	13.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.  
 2. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.  
 2. 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.

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	<b>42,464</b>	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	<b>3,017</b>	15.a.
b. Employee benefit - defined benefit.....	RIADB906	<b>4,998</b>	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	<b>26,425</b>	15.c.
16. Corporate trust and agency accounts.....	RIADA479	<b>0</b>	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	<b>92,386</b>	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	<b>5,591</b>	18.
19. Other fiduciary accounts.....	RIADA480	<b>22</b>	19.
20. Custody and safekeeping accounts.....	RIADB909	<b>5,546</b>	20.
21. Other fiduciary and related services income.....	RIADB910	<b>2,365</b>	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	<b>182,814</b>	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	<b>0</b>	22.a.
23. Less: Expenses.....	RIADC058	<b>NR</b>	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	<b>NR</b>	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	<b>NR</b>	25.
26. Net fiduciary and related services income.....	RIADA491	<b>NR</b>	26.

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		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	<b>NR</b>	RCFDJ264	<b>NR</b>	RCFDJ265	<b>NR</b>	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	<b>NR</b>	RCFDJ267	<b>NR</b>	RCFDJ268	<b>NR</b>	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	<b>NR</b>	RCFDJ270	<b>NR</b>	RCFDJ271	<b>NR</b>	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	<b>NR</b>	RCFDJ273	<b>NR</b>	RCFDJ274	<b>NR</b>	M.1.d.
e. Money market mutual funds.....	RCFDJ275	<b>NR</b>	RCFDJ276	<b>NR</b>	RCFDJ277	<b>NR</b>	M.1.e.
f. Equity mutual funds.....	RCFDJ278	<b>NR</b>	RCFDJ279	<b>NR</b>	RCFDJ280	<b>NR</b>	M.1.f.
g. Other mutual funds.....	RCFDJ281	<b>NR</b>	RCFDJ282	<b>NR</b>	RCFDJ283	<b>NR</b>	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	<b>NR</b>	RCFDJ285	<b>NR</b>	RCFDJ286	<b>NR</b>	M.1.h.
i. Other short-term obligations.....	RCFDJ287	<b>NR</b>	RCFDJ288	<b>NR</b>	RCFDJ289	<b>NR</b>	M.1.i.
j. Other notes and bonds.....	RCFDJ290	<b>NR</b>	RCFDJ291	<b>NR</b>	RCFDJ292	<b>NR</b>	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	<b>NR</b>	RCFDJ294	<b>NR</b>	RCFDJ295	<b>NR</b>	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	<b>NR</b>	RCFDJ297	<b>NR</b>	RCFDJ298	<b>NR</b>	M.1.l.
m. Real estate mortgages.....	RCFDJ299	<b>NR</b>	RCFDJ300	<b>NR</b>	RCFDJ301	<b>NR</b>	M.1.m.
n. Real estate.....	RCFDJ302	<b>NR</b>	RCFDJ303	<b>NR</b>	RCFDJ304	<b>NR</b>	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	<b>NR</b>	RCFDJ306	<b>NR</b>	RCFDJ307	<b>NR</b>	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	<b>NR</b>	RCFDJ309	<b>NR</b>	RCFDJ310	<b>NR</b>	M.1.p.

Dollar amounts in thousands

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311	<b>NR</b>	RCFDJ312	<b>NR</b>	M.1.q.

Dollar amounts in thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:				
a. Corporate and municipal trusteeships.....	RCFDB927	NR	RCFDB928	NR
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313	NR	RCFDJ314	NR
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	NR		

Dollar amounts in thousands		(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
<i>Memoranda items 3.a through 3.g 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.</i>				
3. Collective investment funds and common trust funds:				
a. Domestic equity.....	RCFDB931	0	RCFDB932	0
b. International/Global equity.....	RCFDB933	0	RCFDB934	0
c. Stock/Bond blend.....	RCFDB935	6	RCFDB936	1,459,873
d. Taxable bond.....	RCFDB937	0	RCFDB938	0
e. Municipal bond.....	RCFDB939	0	RCFDB940	0
f. Short term investments/Money market.....	RCFDB941	0	RCFDB942	0
g. Specialty/Other.....	RCFDB943	2	RCFDB944	640,511
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	8	RCFDB946	2,100,384

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:						
a. Personal trust and agency accounts.....	RIADB947	NR	RIADB948	NR	RIADB949	NR
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	NR	RIADB951	NR	RIADB952	NR
c. Investment management agency accounts.....	RIADB953	NR	RIADB954	NR	RIADB955	NR
d. Other fiduciary accounts and related services.....	RIADB956	NR	RIADB957	NR	RIADB958	NR
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).....	RIADB959	NR	RIADB960	NR	RIADB961	NR

## Schedule RC-V - Variable Interest Entities(Form Type - 031)

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) Other VIEs	
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.....	RCFDJ981	0	RCFDJF84	0
b. Securities not held for trading.....	RCFDHU20	0	RCFDHU21	0
c. Loans and leases held for investment, net of allowance, and held for sale.....	RCFDHU22	0	RCFDHU23	0
d. Other real estate owned.....	RCFDK009	0	RCFDJF89	0
e. Other assets.....	RCFDJF91	0	RCFDJF90	0
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				
a. Other borrowed money.....	RCFDJF92	0	RCFDJF85	0
b. Other liabilities.....	RCFDJF93	0	RCFDJF86	0
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e. above).....	RCFDK030	0	RCFDJF87	0
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b. above).....	RCFDK033	0	RCFDJF88	0

Dollar amounts in thousands				
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		RCFDJF77	0	5.
6. Total liabilities of ABCP conduit VIEs.....		RCFDJF78	0	6.

## Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 031)

Dollar amounts in thousands

1. Comments?.....	RCON6979	<b>No</b>	1.
2. Bank Management Statement.....	TEXT6980	<b>NR</b>	2.

## Balance Administration

The Balance Administration Fee covers expenses incurred by BMO Harris Bank in managing client deposit accounts. It is assessed to recover some or all of the premiums BMO Harris pays to the FDIC for deposit insurance as well as other costs. The fee is based on the balance maintained in a client account per \$1,000 average monthly ledger balance and appears in the client monthly analyzed billing statement. BMO Harris Bank's current Balance Administration Fee is \$0.1167/\$1,000 average monthly ledger balance. The fee is subject to change at any time without notice.

BMO Harris Bank will collateralize all deposit amounts over the first \$250,000 at 100%. The first \$250,000 in deposits is covered by FDIC insurance.