



ROGERS WATERWORKS AND SEWER COMMISSION MEETING AGENDA

FEBRUARY 20, 2024

3:30 PM

AGENDA

CALL TO ORDER:

ACTION ON MINUTES:

1. Approve minutes from the February 20, 2024 Depository and Investment Committee Meeting

NEW BUSINESS:

1. Approve Updated List of Depositories - J. Sigmon

ADJOURN:

Rogers Waterworks and Sewer Commission
Depository and Investment Committee Meeting

February 20, 2024

Minutes

The Rogers Water and Sewer Commission, Depository and Investment Committee held its meeting at 3:30PM, February 20, 2024, in the Rogers Water Utilities Administration Building located at 601 S 2nd Street.

Present were Water and Sewer Commissioner, Travis Greene and Brent Dobler, RWU Superintendent. City of Rogers Finance Director, Casey Wilhelm was unable to attend.

Commissioner Greene called the meeting to order at 3:30PM. He asked for action on the March 20, 2023, meeting minutes. Dobler made a motion to approve the March 20, 2023 Depository and Investment Committee Meeting minutes. Commissioner Greene seconded, all in favor, motion passed.

Commissioner Greene then recognized Jered Sigmon, RWU Controller to present the Report on Implementation of Prior Year's Recommendations. No changes were made during the year and there were no issues with the Prior Year's Recommendations.

Commissioner Greene then recognized Mr. Sigmon to present the Administration of the Investment Policy Oversight Checklist. Mr. Sigmon presented the completed "Oversight of Investment Policy Checklist" and the completed and signed Investment Policy Report at 12/31/23. For reference, he attached the Investment Policy Report for 12/31/22 and elaborated on the mix of investments and how RWU has increased investment in CDs and lowered the amount of monies held in checking accounts and others to maximize interest earned. He went on to present a worksheet illustrating that the average interest rate on CDs in 2021 was 0.26%, in 2022 it was 1.98%. In 2023, the average interest rate on RWU's CDs was 5.13% in Water department and 4.90% in the Sewer department. Total interest earned in 2023 was \$1,729,980.

Commissioner Greene then recognized Mr. Sigmon to present the RWU Investment Policy's calculation of minimum reserves required for 2025. Mr. Sigmon went over the prescribed formula for the calculation of these minimum reserves. The minimum reserves required in the Water department for 2025 will be \$14,459,000. This is an increase of \$1,523,000 over 2024. The minimum reserves required in the Sewer department for 2025 will be \$14,856,000. This is an increase of \$2,033,000 over 2024. Mr. Dobler made a motion to approve the above minimum reserves for 2025. Commissioner Greene seconded the motion. All in favor, motion passed.

With no further business on the Agenda, Commissioner Greene adjourned the meeting.

Respectfully submitted,

Brent Dobler, Acting Secretary

File: rwwscdimin 022024

RWU Depositories
Existing and New Submissions
March 13, 2024

Arvest Bank	Existing
Bank OZK	Existing
First National Bank of Fort Smith (First National Bank of Northwest Arkansas)	Existing
First Western Bank	Existing
Regions Bank	Existing
Simmons Bank	Existing
Cadence Bank	New
Centennial Bank	New
Chambers Bank	New
BOK Financial	New

IFB-Rogers Water Utilities-2024

March 13th, 2024

Mr. Jered Sigmon

Rogers Water Utilities

601 S. 2nd Street, Rogers, AR 72756

jeredsigmon@RWU.ORG

Dear Mr. Sigmon and interested parties:

It is with great pleasure that BOK Financial Securities, an affiliate of Bank of Arkansas, is responding to Rogers Water Utilities IVB for investment products and services for the water company's funds. We have had the good fortune of greatly expanding our presence in northwest Arkansas serving various entities, but also throughout our organizational footprint nationwide. Our extensive experience providing investment counsel and executing transactions uniquely positions us to provide value added expertise to our clients, especially in this declining interest rate environment.

With our local bank affiliate growing rapidly and team of investment professionals dedicated to serving various entities in Arkansas, we are committed to providing unparalleled service to Rogers Water Utilities.

Sincerely,

David Carlton, Vice President

Justin Close, Vice President

Blake Murry, Senior Vice President

Zach Mills, Assistant Vice President

1. The bank must in a safe and sound financial condition.

Yes, we are.

2. The bank must be an institution eligible to receive public funds included on the annual list maintained by the Arkansas State Bank Commissioner pursuant to Ark. Code. Ann. § 19-8-105.

Yes, we are.

3. The bank must be a member of the Federal Deposit Insurance Corporation (FDIC).

Yes, we are.

4. The bank must be a registered member of the Certificate of Deposit Registry Service (CDARS) and listed by CDARS as a participant in the CDARS program.

Yes, we are.

5. The bank must meet the requirements of Ark. Code. Ann. § 19-8-111.

Yes, we do.

6. The bank must meet the requirements of any other applicable law for depositories of public funds.

Yes, we do.

7. The bank should provide information about its customer service, office and branch locations, bank employees who would service the account, and other information regarding the bank's ability to provide services to RWU.

We have two BOK Financial, formerly Bank of Arkansas banking center locations conveniently located in close proximity to Rogers Water Utilities. That said, our corporate headquarters is in Tulsa, OK. Addresses are all below.

Corporate Address:

BOK Financial Securities

One Williams Center, Plaza S/E

P.O. Box 2300

Tulsa, OK 74192

Phone: (800) 722-4707

Fax: (918) 588-6338

*105 miles away from Rogers Water Utilities

1303 SE Walton Blvd.

Bentonville, AR 72712

*5 miles away from Rogers Water Utilities

3500 N College

Fayetteville, AR 72703

*20 miles away from Rogers Water Utilities

BOK Financial Corporation is a financial holding company incorporated in the state of Oklahoma with roughly 5,000 employees, a \$56B corporate balance sheet with estimated annual revenues of \$2.1B and exceeding \$100B in assets under care. BOKF, NA (BOK Financial), a regional financial services firm, is a wholly owned subsidiary of BOK Financial Corporation with origins dating back to 1910 serving the broader Southwest and Midwest regions of the United States. BOKF, NA offers full service banking, including a healthy bank dealer operation. BOK Financial Securities, Inc., also a wholly-owned subsidiary of BOK Financial Corporation and an affiliate of BOK Financial, is a dual-registered broker dealer with over 200 employees with operations in 12 states in the Midwest and Southwest who engage in retail and institutional securities trading, securities underwriting, financial risk management and foreign exchange.

BOK Financial Securities, Inc., combined with the bank dealer operation mentioned above, are run as single unit, BOKFS. As one of the largest broker-dealers in the Southwest, BOKFS handles more than 650,000 transactions annually representing more than \$900 Billion of transaction volume and carries a corporate balance sheet of \$8.3B. BOK Financial Securities, Inc. is an introducing broker dealer for Pershing, LLC, as a clearing broker dealer and custodial counterparty. Pershing is the largest custodian in the world and an affiliate of Bank of New York Mellon (BNYM).

Referrals:

Rogers School District

Jake Haak, CFO
(479) 636-3910
Jake.Haak@rpsar.net

Beaver Water District

Adam Motherwell, CFO
(479) 756-3651
AMotherwell@bwdh2o.org

Bentonville School District

Janet Schwanhausser, CFO
(479) 254-5019
jschwanhausser@bentonvillek12.org



March 12, 2024

Rogers Water Utilities
ATTN: Jered Sigmon / Controller
601 S. 2nd Street
Rogers, AR 72756

Dear Mr. Sigmon,

Cadence Bank is pleased to be considered for bidding on CDs or other deposit opportunities as they may arise for Rogers Water Utilities, and can confirm that the Bank meets each requirement as outlined in the "Invitation to Bid" document and can be a solid financial partner for RWU.

Following please find options to meet the current need for placement of \$1,000,000; each to expire March 20, 2024:

CD OPTIONS*

- A) 6-Month CD Rate as of March 12, 2024: 4.25%
- B) 12 Month CD Rate as of March 12, 2024: 4.00%.

**Public Funds CDs above \$250,000 will be collateralized by securities.*

CDARS OPTIONS, as of March 12, 2024

- A) 6-MONTH RATE: 3.00%
- B) 12-MONTH RATE: 2.50%

Cadence Bank meets all the eligibility requirements outlined in the "Invitation to Bid" documents. Please find supporting documentation of this eligibility attached reference, and summarized as follows:

(1) Cadence Bank's safety & soundness is demonstrated by our "Investment Grade" credit rating by both Standard & Poor's and Moody's:

- S&P Ratings: Long-term BBB+ / Short-Term A-2
- Moody's Ratings: Long-term Baa2 / Bank Deposits A2 / P-1

Other Safety & Soundness highlights include:

- Total Capital of 14.3% as of 12/31/23, exceeding the regulatory requirement of 10%.
- Securities portfolio is fully classified as "Available for Sale" providing portfolio transparency and flexibility.
- Cadence Bank benefits from a well diversified deposit base considering 98% of deposit accounts have average balances of less than \$250,000; and approximately 71% of total deposits are either FDIC insured or collateralized with securities.
- SEE ADDENDUM A: Cadence Bank Fact Sheet

- (2) Cadence Bank is recognized by the Arkansas State Bank Department as eligible to receive Public Funds
 - SEE ADDENDUM B: Public Funds Depositories
- (3) Cadence Bank is member of the FDIC, Certificate #11813
 - SEE ADDENDUM C: FDIC Institution Details
- (4) Cadence Bank is a registered member of CDARS through IntraFi.
 - SEE ADDENDUM D: Intrafi | CDARS : Smart Investing for Government Finance Officers
- (5&6) Cadence Bank meets the requirements of Arkansas Code Ann. § 19-8-111, and any other applicable law for depositories
 - SEE ADDENDUM E: CDARS For Public Funds In Arkansas
- (7) Cadence Bank, Northwest Arkansas Market operating summary:
 - Opened in Northwest Arkansas: 2006 (Fayetteville- at the time operating as BancorpSouth)
 - Rogers Branch opened at 701 S. 52nd Street, Rogers in 2008.
 - Hours of Operation: 9:00 am to 5:00 pm.
 - Customer Service Hours: 7:00 am to 8:00 pm CST
 - ATMS are located at each location that accept deposits in addition to Night Drop services. The Fayetteville ATM is upgraded as an ITM, and can provide interactive service via a live remote representative for extended hours (7am-7pm Monday-Friday and 8am –NOON on Saturday). The Rogers ATM is expected to be upgraded to an ITM in 2024.
 - Current Staffing: We have a staff of seven teammates at each location in NWA, excluding Cadence Mortgage teammates which work from home or in each branch as needed.
 - One Market or Community Bank President
 - One Branch Manager
 - Two or Three retail staff including personal bankers & tellers.
 - Two or Three Relationship Managers (Commercial Lending)
 - One Loan Assistant.

Employees who would service accounts of Rogers Water Utilities:

- Robin Simpson, Community Bank President, Rogers | 28 Years at Cadence Bank
- Isabel Withey, Branch Manager, Rogers | 10 Years of Banking Experience with 8 Years at Cadence Bank
- Julie Pinkston, Personal Banker | 19 Years of Banking Experience with Two Years at Cadence Bank
- Adam Pinkston, Personal Banker | 2 Years of Banking Experience at Cadence Bank
- Michele Major, Teller | 23 Years of Banking Experience with 15 Years at Cadence Bank

In addition to the those outlined in our Fact Sheet (ADDENDUM A) Cadence Bank offers a full range of services which serve the needs of public entities and associations, including:

- Association Checking
- CDs
- Money Market Accounts
- CDARS
- Insured Cash Sweep (ICS)
- Homeowner Accounts

Cadence Bank is proud of our reputation for excellence in serving communities across our footprint for almost 150 years! In addition to earning a Designation of Savings Excellence by America Saves, Cadence was named to the 2023 Forbes list of the World's Best Banks. We value relationships, strive to make customers the center of our business and ensure clients get customized solutions that work for their specific situation.

We appreciate the opportunity to earn your business and are happy to provide additional information as needed. Please contact me with any questions.

Sincerely,

A handwritten signature in black ink that reads "Robin Simpson". The signature is fluid and cursive, with the first name "Robin" and last name "Simpson" clearly legible.

Robin Simpson
Community Bank President

ADDENDUM A

Cadence Bank Fact Sheet

Fourth Quarter 2023 Results



Combined Services

Commercial & Business

- Commercial & Industrial
- Specialized Industries (Commercial Real Estate, Energy, Healthcare, Restaurant, Technology)
- Asset-based Lending
- Equipment Financing
- Correspondent Banking
- Treasury Management
- Association Services
- Small Business
- Foreign Exchange
- Insurance & Payroll Services

Wealth

- Private Banking
- Trust Services
- Investment Services
- Financial Planning
- Personal Insurance

Consumer Financial

- Checking, Savings, CD & Money Market
- Mobile & Online Banking
- Mortgages
- Home Equity Line of Credit
- Personal Loans & Lines of Credit
- Property & Casualty Insurance

Key Facts and Stats


\$48.9B*
Total Assets


\$38.5B*
Total Deposits


\$32.5B*
Total Loans


\$20.9B
Assets Under Management (AUM)


More than
148 years
serving
customers.

Quarterly Financial Performance


\$0.40*
Adjusted Earnings
Per Share


0.62%*
Adjusted Return
on Assets


3.04%
Net Interest Margin


10.06%*
Adjusted Return on
Tangible Equity

Executive Management

James D. "Dan" Rollins III
Chairman & CEO

Chris A. Bagley
President

Valerie C. Toalson
Chief Financial Officer

R. H. "Hank" Holmes IV
Chief Banking Officer

E.H. "Billy" Braddock
Chief Credit Officer

 < 5,375
Cadence Bank Teammates

 > 350
Full-Service Branches

 400+
ATMs and Interactive Teller
Machines (Live Tellers)



Headquarters: Tupelo, Mississippi and Houston, Texas

 114
Mortgage Locations

 32
Wealth Management Locations

*Represents adjusted continuing operations. Refer to the Company's quarterly earnings releases for reconciliation to GAAP metrics.

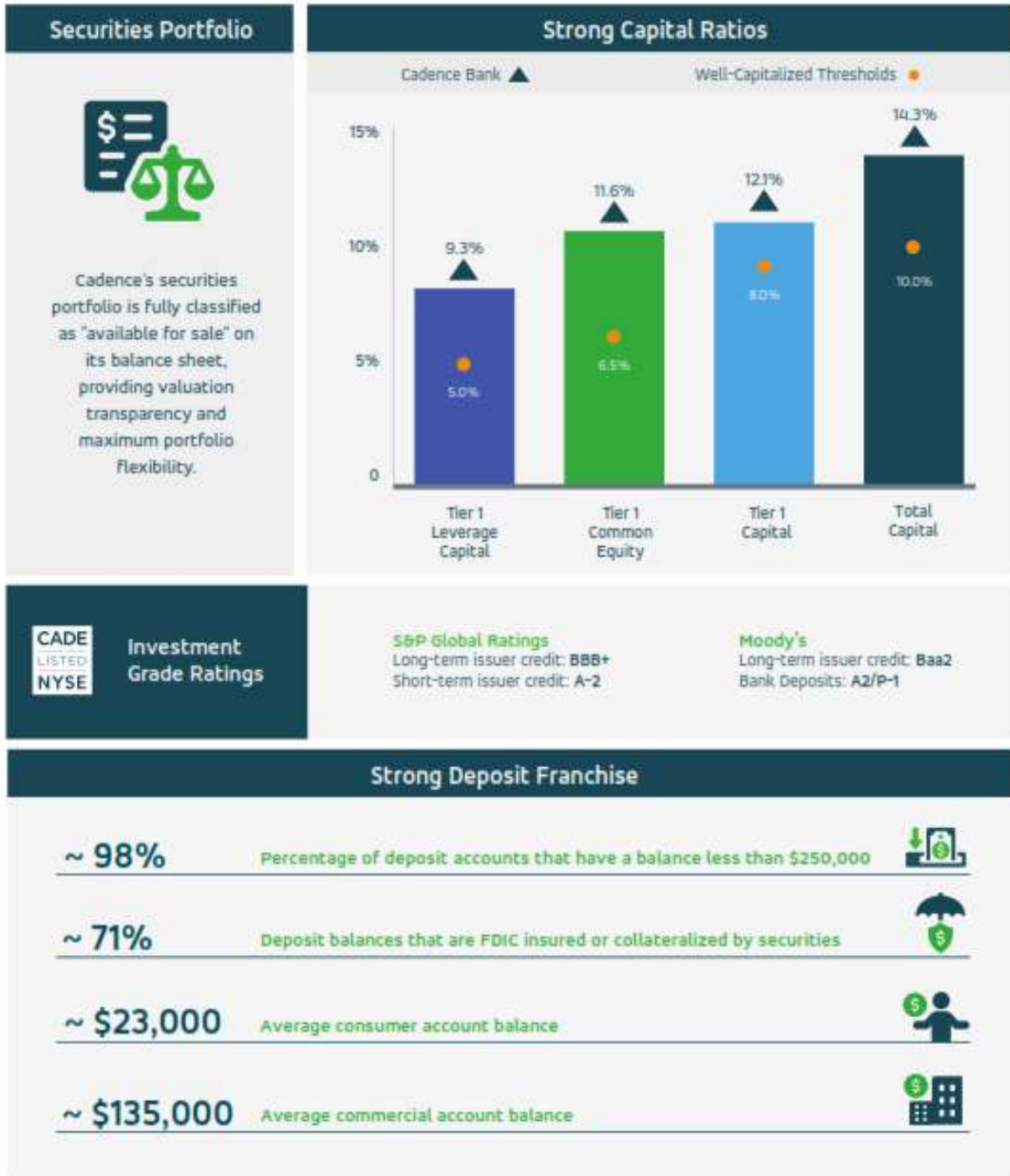
Follow Us:  

Investor Relations: 713-871-4103 or 800-698-7878 | IR@cadencebank.com

Visit Us: [CadenceBank.com](https://www.CadenceBank.com)

Cadence Bank Fact Sheet

Fourth Quarter 2023 Results



Financial information based on earnings results of the combined bank as of Dec 31, 2023.
© 2024 Cadence Bank. Member FDIC. Equal Housing Lender. | NMLS # 110278

Insurance and investment products are: • Not a Deposit • Not Bank Guaranteed • Not Insured by FDIC or other Government Agency • Not a Condition of any Bank Loan, Product or Service • May go down in value

ADDENDUM B

Public Fund Depositories

In accordance with A.C.A. 19-8-101 and 19-8-105, the following is a list of banks doing business in the state which are members of the Federal Deposit Insurance Corporation. Eligible depositories should limit public funds to twenty-five percent (25%) of their general deposits, exclusive of public funds. General deposits are defined as total deposits less public deposits. This limit does not apply if the public funds are properly collateralized by eligible security as specified in A.C.A. 19-8-105, 19-8-201 and 19-8-203.

Institutions Eligible to Receive Public Funds in Arkansas	
Southern Bancorp Bank	Arkadelphia
FNBC Bank	Ash Flat
RiverWind Bank	Augusta
First Community Bank	Batesville
The Citizens Bank	Batesville
Bank of Bearden	Bearden
Bank of 1889	Berryville
Farmers Bank And Trust Company	Blytheville
First Western Bank	Booneville
Community State Bank	Bradley
The First National Bank of Izard County	Calico Rock
Bank of Cave City	Cave City
The Merchants and Planters Bank	Clarendon
Centennial Bank	Conway
Chambers Bank	Danville
Bank of Delight	Delight
First State Bank of DeQueen	DeQueen
Merchants & Farmers Bank	Dumas
First Financial Bank	El Dorado
Bank of England	England
CS Bank	Eureka Springs
Arvest Bank	Fayetteville
Priority Bank	Fayetteville
Signature Bank of Arkansas	Fayetteville
FBT Bank & Mortgage	Fordyce
Armor Bank	Forrest City
First National Bank of Eastern Arkansas	Forrest City
The First National Bank of Fort Smith	Fort Smith
Anstaff Bank	Green Forest
First Service Bank	Greenbrier
Farmers Bank	Greenwood
Partners Bank	Helena
Horatio State Bank	Horatio
Today's Bank	Huntsville
First Arkansas Bank & Trust	Jacksonville
Bank of Lake Village	Lake Village
Bank of Little Rock	Little Rock
Bank OZK	Little Rock

Central Bank	Little Rock
Eagle Bank & Trust Company	Little Rock
Encore Bank	Little Rock
First State Bank	Lonoke
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
The Malvern National Bank	Malvern
First NaturalState Bank	McGehee
McGehee Bank	McGehee
Union Bank	Mena
Commercial Bank & Trust Company	Monticello
Union Bank & Trust Company	Monticello
Petit Jean State Bank	Morrilton
Stone Bank	Mountain View
Diamond Bank	Murfreesboro
Merchants & Planters Bank	Newport
First National Bank	Paragould
Piggott State Bank	Piggott
Simmons Bank	Pine Bluff
RiverBank	Pocahontas
Gateway Bank	Rison
Generations Bank	Rogers
First State Bank	Russellville
Bank of Salem	Salem
Logan County Bank	Scranton
First Security Bank	Searcy
Peoples Bank	Sheridan
Smackover State Bank	Smackover
Riverside Bank	Sparkman
Legacy National Bank	Springdale
United Bank	Springdale
Bodcaw Bank	Stamps
Connect Bank	Star City
Security Bank	Stephens
The Farmers and Merchants Bank	Stuttgart
Citizens Bank & Trust Company	Van Buren
The First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge
First State Bank of Warren	Warren
Warren Bank and Trust Company	Warren
Evolve Bank & Trust	West Memphis
Fidelity Bank	West Memphis
Relyance Bank	White Hall
Cross Bank	Wynne
Regions Bank	Birmingham, AL
First Southern Bank	Florence, AL
Equity Bank	Andover, KS
Intrust Bank, National Association	Wichita, KS
First National Bankers Bank	Baton Rouge, LA

Commercial Capital Bank	Delhi, LA
Currency Bank	Oak Grove, LA
Century Next Bank	Ruston, LA
Cadence Bank	Tupelo, MS
Century Bank of the Ozarks	Gainesville, MO
Focus Bank	Charleston, MO
First Missouri Bank of SEMO	Kennett, MO
UNICO Bank	Mineral Point, MO
Southern Bank	Poplar Bluff, MO
Sterling Bank	Poplar Bluff, MO
Great Southern Bank	Reeds Spring, MO
Bank of America, National Association	Charlotte, NC
Truist Bank	Charlotte, NC
JPMorgan Chase Bank, National Association	Columbus, OH
U.S. Bank, National Association	Cincinnati, OH
Grand Savings Bank	Grove, OK
FSNB, National Association	Lawton, OK
Armstrong Bank	Muskogee, OK
Firststar Bank	Salisaw, OK
BOKF, National Association	Tulsa, OK
Wells Fargo Bank, National Association	Sioux Falls, SD
First Horizon Bank (d/b/a Iberiabank)	Memphis, TN
First National Bank Texas (d/b/a First Convenience Bank)	Killeen, TX
Texana Bank, National Association	Linden, TX
Commercial National Bank of Texarkana	Texarkana, TX
The First National Bank of Tom Bean	Tom Bean, TX

ADDENDUM C

Cadence Bank

Institution Details

Data as of 03/08/2024



FDIC Cert #
11813

Established
03/01/1876

Bank Charter Class
State Chartered Banks, not member of the Federal Reserve System (FRS)

Primary Federal Regulator
Federal Deposit Insurance Corporation

Secondary Federal Regulator
CFPB

Main Office Address
201 S Spring St
Tupelo, MS 38804

Primary Website
www.cadencebank.com

Locations
379 domestic locations: 10 states and 0 territories.
0 in foreign locations.

Financial Information
[Create financial reports for this institution](#)

Consumer Assistance
[Complaints & Questions with Personal Information](#)

Contact the FDIC
[Questions about Bank Information](#)

Smart Investing for Government Finance Officers

Access Multi-Million-Dollar FDIC Insurance Working Directly with Our Bank

Through the CDARS® service, we can provide easy access to multi-million-dollar FDIC protection on CD deposits for many types of government depositors. No one has ever lost a penny on an FDIC-insured deposit. And with CDARS, your organization can capitalize on the potential to earn prime-like returns with a Treasury or federal government-like risk profile.

How does CDARS work?

We are part of IntraFi's special network of banks. When your organization places a large amount with us, we place your funds into CDs issued by other banks in the network—in increments below the standard FDIC insurance maximum—so that both principal and interest are eligible for FDIC protection. With help from a sophisticated matching system, we exchange deposits with other members of the network. These exchanges, which occur on a dollar-for-dollar basis, bring the full amount of your organization's original deposit back to our bank. As a result, we can make the full amount of the deposit available for lending in the local community.¹

What else should you know?

By providing access to FDIC insurance, CDARS can help your organization comply with investment policy mandates. And, the CDARS benefits of One Bank, One Rate, One Statement® help to reduce administrative burdens, especially during tax and financial-reporting seasons.

One Bank

Access multi-million-dollar FDIC insurance by working directly with just us—the bank you know and trust—and eliminate ongoing collateral tracking.

One Rate

Negotiate one rate with our bank for each CD maturity, and enjoy the option of reinvesting funds through a simple process.

One Statement

Receive one easy-to-read statement from our bank summarizing all your CD holdings.

Want to learn more?



[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use CDARS, our bank can use the full amount of a deposit placed through CDARS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS and One Bank, One Rate, One Statement are registered trademarks, and the IntraFi logo and IntraFi hexagon are service marks, of IntraFi Network LLC.

CDARS for Public Funds

In the State of Arkansas



Arkansas Code §19-8-111. Additional authority for investment of public funds.

(a) Notwithstanding any law to the contrary, including §§ 19-8-103 and 19-8-105, the state or local government and any trusts established under the Local Government Joint Investment Trust Act, § 19-8- 301 et seq., may invest public funds through an eligible bank under §19-8-105 if:

- 1) The bank arranges for the deposit of all or a portion of the funds into one (1) or more banks or savings and loan associations located inside the United States for the account of the state or local government or trust;
- 2) Each deposit is insured by the Federal Deposit Insurance Corporation for one hundred percent (100%) of the principal and accrued interest of the deposit;
- 3) The bank acts as custodian of the deposits made for the account of the state or local government or trust and, as custodian, is charged with the care of the deposits and their segregation in appropriate records reflecting the total principal amount of the deposits for each custodial account; and
- 4) On the date the funds are deposited according to subdivision (a)(1) of this section, the bank receives an amount of deposits from customers of other financial institutions located inside the United States that is equal to or greater than the amount of the funds invested by the state or local government or trust.

(b) For any investment of public funds under this section, the provisions of §§ 19-8-106 and 19-8-107 apply only to the eligible bank selected under subsection (a) of this section.

(c) Additional security shall not be required for investments of public funds under this section.

(d) As used in this section, "**local government**" means **any city, county, town, or other political subdivision** of the State of Arkansas, **including**, but not limited to, any:

- 1) School district or community college district;**
- 2) Improvement or other taxing or assessing district;**
- 3) Department, instrumentality, or agency of any city, county, or other political subdivision, including, but not limited to, any local fire and police pension or relief funds; and**
- 4) Local government association** as defined in § 19-8-303.



CDARS for Public Funds

In the State of Arkansas



Arkansas Code §19-8-111. Additional authority for investment of public funds.

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- 1) The bank arranges for the deposit of all or a portion of the funds into one (1) or more banks or savings and loan associations located inside the United States for the account of the state or local government or trust;
- 2) Each deposit is insured by the Federal Deposit Insurance Corporation for one hundred percent (100%) of the principal and accrued interest of the deposit;
- 3) The bank acts as custodian of the deposits made for the account of the state or local government or trust and, as custodian, is charged with the care of the deposits and their segregation in appropriate records reflecting the total principal amount of the deposits for each custodial account; and
- 4) On the date the funds are deposited according to subdivision (a)(1) of this section, the bank receives an amount of deposits from customers of other financial institutions located inside the United States that is equal to or greater than the amount of the funds invested by the state or local government or trust.

(b) For any investment of public funds under this section, the provisions of §§ 19-8-106 and 19-8-107 apply only to the eligible bank selected under subsection (a) of this section.

(c) Additional security shall not be required for investments of public funds under this section.

(d) As used in this section, "**local government**" means **any city, county, town, or other political subdivision** of the State of Arkansas, **including**, but not limited to, any:

- 1) School district or community college district;**
- 2) Improvement or other taxing or assessing district;**
- 3) Department, instrumentality, or agency of any city, county, or other political subdivision, including, but not limited to, any local fire and police pension or relief funds; and**
- 4) Local government association** as defined in § 19-8-303.





March 13, 2024

Via email jeredsigmon@rwu.org

Jered Sigmon
Controller
Rogers Water Utilities
601 S. 2nd Street
Rogers, AR 72756

Mr. Sigmon:

Thank you for allowing Centennial Bank to be invited for Certificate of Deposit (CD) bid placement. In response to your request, Centennial Bank meets all of the requirements stated and would handle the Rogers Water Utilities accounts in high regard.

Centennial Bank is an Arkansas state chartered bank headquartered in Conway, AR. We have 70+ offices throughout the state along with branches in Alabama, Florida, New York and Texas. Specifically in NWA, our Rogers branch is located at 4000 W. Walnut St. and we have additional branches in each of the four main cities as well as locations in Siloam Springs. I feel confident you will be well served throughout the community.

Additionally, Centennial Bank is publicly traded (NYSE: HOMB), so our safety and soundness and financial stability is not only reviewed at the local and federal level through the exam process, but we also have analyst that consistently review our financial position. Attached is the most recent Call report filed with the Federal Reserve on 12-31-2023 regarding the banks condition and income, along with a copy of the FDIC Cert #11241. I am proud to state that Home Bancshares, Inc. has been ranked #1 on the Forbes Best Banks in America three times.

Bryan Smith, our Regional Retail Leader and myself will be the primary points of contact for future bid opportunities. We are a registered member of the CDARS program in addition to the ICS program to place your funds. ICS works very similar to CDARS; however, it provides you the flexibility of more immediate access to your funds, such as a Money Market Account. Centennial Bank has been the long-term financial institution for a number of municipalities throughout our footprint and many of those actively use our CDARS and ICS products. Attached you will find the most recent IntraFi report reflecting Centennial Bank as a current member.

I am optimistic you will find this information acceptable to include Centennial Bank on future bid lists. If you have any questions, please do not hesitate reaching out to Scott or myself. Bryan's direct line is (479) 684-2255 and mine is (479) 684-2265.

Sincere thanks,

A handwritten signature in black ink, appearing to read 'D. Scott Hancock', written over a horizontal line.

D. Scott Hancock
Division President

The cornerstone of Centennial Bank's mission is community banking. Over the last twenty years, we have worked to bring our customers and the communities they live in the type of commitment and care that exceeds expectations. Through our involvement with and support of local charities, we are more connected and better able to meet customers' needs – particularly as we compete with large regional and national banks. Centennial Bank provides a broad range of commercial and retail banking and related financial services to businesses, investors, individuals and municipalities. We pride ourselves on being a good corporate neighbor.

CDARS Current Network Members by Institution Name Report

Alphabetical

Institution Name	City	State/Location	TRN
Cedar Rapids State Bank	Cedar Rapids	NEBRASKA	104113372
Cedar Valley Bank & Trust	La Porte City	IOWA	073914864
CedarStone Bank	Lebanon	TENNESSEE	064108883
CenTrust Bank, National Association	Northbrook	ILLINOIS	071926553
Cendera Bank, National Association	Bells	TEXAS	111909391
Centennial Bank	Conway	ARKANSAS	082902757
Centennial Bank	Trezevant	TENNESSEE	084302698
CenterBank	Milford	OHIO	042215578
Centera Bank	Sublette	KANSAS	101110271
Centier Bank	Merrillville	INDIANA	071902878
Central Bank	Little Rock	ARKANSAS	082008923
Central Bank	Storm Lake	IOWA	073903503
Central Bank	Houston	TEXAS	113001077
Central Bank	Tampa	FLORIDA	063116203
Central Bank	Provo	UTAH	124300327
Central Bank Illinois	Geneseo	ILLINOIS	071105002
Central Bank of Kansas City	Kansas City	MISSOURI	101001283
Central National Bank	Waco	TEXAS	111907199
Central National Bank	Junction City	KANSAS	101101293

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Centennial Bank



Institution Details

Data as of 03/08/2024



FDIC Insured
Since 01/01/1934

FDIC Cert #
11241

Established
01/01/1903

Bank Charter Class
State Chartered Banks, member of the Federal Reserve System (FRS)

Primary Federal Regulator
Federal Reserve Board

Secondary Federal Regulator
CFPB

Main Office Address
620 Chestnut St
Conway, AR 72032

Primary Website
www.my100bank.com

Locations
239 domestic locations: 5 states and 0 territories.
0 in foreign locations.

Financial Information
[Create financial reports for this institution](#)

Public Fund Depositories

In accordance with A.C.A. 19-8-101 and 19-8-105, the following is a list of banks doing business in the state which are members of the Federal Deposit Insurance Corporation. Eligible depositories should limit public funds to twenty-five percent (25%) of their general deposits, exclusive of public funds. General deposits are defined as total deposits less public deposits. This limit does not apply if the public funds are properly collateralized by eligible security as specified in A.C.A. 19-8-105, 19-8-201 and 19-8-203.

Institutions Eligible to Receive Public Funds

Southern Bancorp Bank	Arkadelphia
FNBC Bank	Ash Flat
RiverWind Bank	Augusta
First Community Bank	Batesville
The Citizens Bank	Batesville
Bank of Bearden	Bearden
Bank of 1889	Berryville
Farmers Bank And Trust Company	Blytheville
First Western Bank	Booneville
Community State Bank	Bradley
The First National Bank of Izard County	Calico Rock
Bank of Cave City	Cave City
The Merchants and Planters Bank	Clarendon
Centennial Bank	Conway
Chambers Bank	Danville
Bank of Delight	Delight
First State Bank of DeQueen	DeQueen
Merchants & Farmers Bank	Dumas
First Financial Bank	El Dorado
Bank of England	England
CS Bank	Eureka Springs
Arvest Bank	Fayetteville
Priority Bank	Fayetteville
Signature Bank of Arkansas	Fayetteville
FBT Bank & Mortgage	Fordyce
Armor Bank	Forrest City
First National Bank of Eastern Arkansas	Forrest City
The First National Bank of Fort Smith	Fort Smith
Anstaff Bank	Green Forest
First Service Bank	Greenbrier

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Institution Name	CENTENNIAL BANK
City	CONWAY
State	AR
Zip Code	72032
Call Report Report Date	12/31/2023
Report Type	041
RSSD-ID	456045
FDIC Certificate Number	11241
OCC Charter Number	0
ABA Routing Number	82902757
Last updated on	1/30/2024



Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Report at the close of business December 31, 2023

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).

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.

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

(20231231)

(RCON 9999)

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number **11241** (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.

CENTENNIAL BANK

Legal Title of Bank (RSSD 9017)

CONWAY

City (RSSD 9130)

AR

State Abbreviation (RSSD 9200)

72032

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 Offices Only - FFIEC 041

Table of Contents

Signature Page.....	1	Schedule RC-D - Trading Assets and Liabilities(Form Type - 041).....	27
Table of Contents.....	2	Schedule RC-E - Deposit Liabilities(Form Type - 041).....	28
Contact Information for the Reports of Condition and Income.....	4	Schedule RC-F - Other Assets(Form Type - 041).....	31
USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information.....	5	Schedule RC-G - Other Liabilities(Form Type - 041).....	32
Contact Information(Form Type - 041).....	6	Schedule RC-K - Quarterly Averages(Form Type - 041).....	33
Schedule RI - Income Statement(Form Type - 041).....	8	Schedule RC-L - Derivatives and Off-Balance Sheet Items(Form Type - 041).....	34
Schedule RI-A - Changes in Bank Equity Capital(Form Type - 041).....	11	Schedule RC-M - Memoranda(Form Type - 041).....	38
Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 041).....	12	Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 041).....	41
Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 041).....	13	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 041).....	44
Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 041).....	14	Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities(Form Type - 041).....	48
Schedule RI-C Part II - Disaggregated Data on the Allowances for Credit Losses(Form Type - 041).....	15	Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis(Form Type - 041).....	48
Schedule RI-E - Explanations (Form Type - 041).....	15	Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 041).....	53
Schedule RC - Balance Sheet(Form Type - 041).....	17	Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 041).....	57
Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 041).....	18	Schedule RC-S - Servicing Securitization and Asset Sale Activities(Form Type - 041).....	66
Schedule RC-B - Securities(Form Type - 041).....	19	Schedule RC-T - Fiduciary and Related Services(Form Type - 041).....	68
Schedule RC-C Part I - Loans and Leases(Form Type - 041).....	22	Schedule RC-V - Variable Interest Entities(Form Type - 041).....	70
Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 041).....	26		

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

Optional Narrative Statement Concerning the
Amounts Reported in the Consolidated Reports
of Condition and Income(Form Type - 041).....70

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)

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)

Contact Information(Form Type - 041)

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	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	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	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.

Dollar amounts in thousands

2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	CONF	5.a.1.
2. E-mail Address.....	TEXTFT44	CONF	5.a.2.
3. Telephone.....	TEXTFT43	CONF	5.a.3.
4. FAX.....	TEXTFT45	CONF	5.a.4.

Schedule RI - Income Statement(Form Type - 041)

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	149,897	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	563,872	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	185,893	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	61,315	1.a.3.b.
4. Not applicable			1.a.4.
5. All other loans ¹	RIAD4058	28,625	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	989,602	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	13	1.b.
c. Interest income on balances due from depository institutions ²	RIAD4115	14,918	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	15,143	1.d.1.
2. Mortgage-backed securities.....	RIADB489	60,262	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	94,752	1.d.3.
e. Not applicable			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	221	1.f.
g. Other interest income.....	RIAD4518	8,009	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	1,182,920	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	7,636	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	250,950	2.a.2.a.
b. Time deposits of \$250,000 or less.....	RIADHK03	21,851	2.a.2.b.
c. Time deposits of more than \$250,000.....	RIADHK04	15,540	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	4,816	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	30,825	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	331,618	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	851,302	3.
4. Provision for loan and lease losses ³	RIADJJ33	12,133	4.
5. Noninterest income:			5.
a. Income from fiduciary activities ²	RIAD4070	18,091	5.a.
b. Service charges on deposit accounts.....	RIAD4080	39,202	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Income from securities-related and insurance activities			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	4,865	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.

- Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
- Includes interest income on time certificates of deposit not held for trading.
- 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.
- 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

3. Fees and commissions from annuity sales.....	RIADC887	2,085	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	2,087	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	11,018	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	332	5.j.
k. Net gains (losses) on sales of other assets ³	RIADB496	1,507	5.k.
l. Other noninterest income [*]	RIADB497	63,653	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	142,840	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	242,242	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	60,518	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	9,685	7.c.2.
d. Other noninterest expense [*]	RIAD4092	140,078	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	452,523	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	529,486	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴	RIADHT70	10,800	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	540,286	8.c.
9. Applicable income taxes (on item 8.c).....	RIAD4302	126,440	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	413,846	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) [*]	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	413,846	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	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	413,846	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	17,554	M.1.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) ¹	RIAD8431	5,560	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	2,462	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	29,885	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	2819	M.5.
Memorandum item 6 is to be completed by: * banks with \$300 million or more in total assets, and * banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) ¹	RIAD4024	22,827	M.6.

3. 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

*. Describe on Schedule RI-E - Explanations.

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

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.

1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.

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) ²	RIAD9106	00000000	M.7.
8. Not applicable			M.8.
Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: ¹			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
Memorandum item 10 is to be completed by banks with \$300 million or more in total assets.			
10. Credit losses on derivatives (see instructions) ¹	RIADA251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
12. Not applicable			M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) ²	RIADJ321	NR	M.14.
Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Memorandum item 5.			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b): ¹			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	10,910	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	2,804	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	517	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	24,971	M.15.d.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.
1. The asset size tests and the 5 percent of total loans test are based on the total assets and total loans reported in the June 30, 2022, Report of Condition.
2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.
1. The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RI-A - Changes in Bank Equity Capital(Form Type - 041)

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	3,535,223	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors *	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	3,535,223	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	413,846	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	328,872	9.
10. Other comprehensive income ¹	RIADB511	56,364	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) *	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	3,676,561	12.

*. Describe on Schedule RI-E -- Explanations.

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

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 041)

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:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	249	RIADC892	4		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	14	RIADC894	109		1.a.2.
b. Secured by farmland.....	RIAD3584	7	RIAD3585	0		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.....	RIAD5411	44	RIAD5412	3		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	220	RIADC217	298		1.c.2.a.
b. Secured by junior liens.....	RIADC235	5	RIADC218	20		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	8		1.d.
e. Secured by nonfarm nonresidential properties:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	511	RIADC896	6		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	1,817	RIADC898	527		1.e.2.
2. Not applicable						2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	9,157	RIAD4608	583		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	3	RIADB515	8		5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	7		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	540	RIADK206	86		5.c.
6. Not applicable						6.
7. All other loans ²	RIAD4644	3,489	RIAD4628	1,012		7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0		8.
9. Total (sum of items 1 through 8).....	RIAD4635	16,056	RIAD4605	2,671		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. Not available						M.2.
Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets:						
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) ²	RIAD4652	0	RIAD4662	0		M.2.a.
b. Not applicable						M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	76	RIAD4618	0		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	0	RIADF187	0		M.2.d.
Memorandum item 3 are to be completed by:						
* banks with \$300 million or more in total assets, and						
* banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:						
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above) ²	RIAD4655	235	RIAD4665	0		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) ³		RIADC388	NR	M.4.

Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 041)

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, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	289,669	RIADJH88	2,005	RIADJH94	842
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	2,671	RIADJH89	0	RIADJH95	0
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	16,056	RIADJH92	0	RIADJH98	0
4. LESS: Write-downs arising from transfers of financial assets ³	RIAD5523	0	RIADJJ00	0	RIADJJ01	0
5. Provisions for credit losses ⁴	RIAD4230	11,950	RIADJH90	0	RIADJH96	1,683
6. Adjustments (see instructions for this schedule) [*]	RIADC233	0	RIADJH91	0	RIADJH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	288,234	RIADJH93	2,005	RIADJH99	2,525

Dollar amounts in thousands			
1. Allocated transfer risk reserve included in Schedule RI-8, Part II, item 7, column A, above.....	RIADC435	NR	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.	RIADC389	NR	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC390	NR	M.3.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹	RIADC781	NR	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) ²	RIADJJ02	0	M.5.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ³ ...	RCONJJ03	0	M.6.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ³ ...	RIADMG93	-1,500	M.7.
7. Provisions for credit losses on off-balance-sheet credit exposures ³	RIADMG94	2,500	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) ³			

2. Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
2. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
3. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).
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 - 041)

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

Dollar amounts in thousands		(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1. Real estate loans:								1.
a. Construction loans.....	RCONM708 NR	RCONM709 NR	RCONM710 NR	RCONM711 NR	RCONM712 NR	RCONM713 NR		1.a.
b. Commercial real estate loans.....	RCONM714 NR	RCONM715 NR	RCONM716 NR	RCONM717 NR	RCONM719 NR	RCONM720 NR		1.b.
c. Residential real estate loans.....	RCONM721 NR	RCONM722 NR	RCONM723 NR	RCONM724 NR	RCONM725 NR	RCONM726 NR		1.c.
2. Commercial loans ³	RCONM727 NR	RCONM728 NR	RCONM729 NR	RCONM730 NR	RCONM731 NR	RCONM732 NR		2.
3. Credit cards.....	RCONM733 NR	RCONM734 NR	RCONM735 NR	RCONM736 NR	RCONM737 NR	RCONM738 NR		3.
4. Other consumer loans.....	RCONM739 NR	RCONM740 NR	RCONM741 NR	RCONM742 NR	RCONM743 NR	RCONM744 NR		4.
5. Unallocated, if any.....				RCONM745 NR				5.
6. Total (for each column, sum of items 1.a through 5) ⁴	RCONM746 NR	RCONM747 NR	RCONM748 NR	RCONM749 NR	RCONM750 NR	RCONM751 NR		6.

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 - 041)

Dollar amounts in thousands		(Column A) Amortized Cost		(Column B) Allowance Balance	
1. Real estate loans:					1.
a. Construction loans.....	RCONJJ04	2,236,980	RCONJJ12	33,877	1.a.
b. Commercial real estate loans.....	RCONJJ05	5,874,504	RCONJJ13	78,635	1.b.
c. Residential real estate loans.....	RCONJJ06	2,227,794	RCONJJ14	55,860	1.c.
2. Commercial loans ³	RCONJJ07	2,822,886	RCONJJ15	95,134	2.
3. Credit cards.....	RCONJJ08	0	RCONJJ16	0	3.
4. Other consumer loans.....	RCONJJ09	1,153,689	RCONJJ17	24,728	4.
5. Unallocated, if any.....			RCONJJ18	0	5.
6. Total (sum of items 1.a. through 5).....	RCONJJ11	14,315,853	RCONJJ19	288,234	6.

Dollar amounts in thousands			
7. Securities issued by states and political subdivisions in the U.S.....	RCONJJ20	2,005	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCONJJ21	0	8.
9. Asset-backed securities and structured financial products.....	RCONJJ23	0	9.
10. Other debt securities.....	RCONJJ24	0	10.
11. Total (sum of items 7 through 10) ⁵	RCONJJ25	2,005	11.

Schedule RI-E - Explanations (Form Type - 041)

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.l) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	1,140	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	7,768	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	2,418	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	5,365	1.d.
e. Safe deposit box rent.....	RIADC015	NR	1.e.
f. Bank card and credit card interchange fees.....	RIADF555	23,884	1.f.
g. Income and fees from wire transfers.....	RIADT047	1,649	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
(TEXT4461) NR	RIAD4461	NR	1.h.1.
i. Disclose component and the dollar amount of that component:			1.i.
(TEXT4462) NR	RIAD4462	NR	1.i.1.
j. Disclose component and the dollar amount of that component:			1.j.
(TEXT4463) NR	RIAD4463	NR	1.j.1.
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	15,214	2.a.
b. Advertising and marketing expenses.....	RIAD0497	8,776	2.b.
c. Directors' fees.....	RIAD4136	NR	2.c.
d. Printing, stationery, and supplies.....	RIADC018	NR	2.d.
e. Postage.....	RIAD8403	1,992	2.e.

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C, Part II.
5. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Dollar amounts in thousands

f. Legal fees and expenses.....	RIAD4141	5,354	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	NR	2.h.
i. Consulting and advisory expenses.....	RIADF557	7,560	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	12,811	2.j.
k. Telecommunications expenses.....	RIADF559	NR	2.k.
l. Other real estate owned expenses.....	RIADY923	NR	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	4,620	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
(TEXT4464) NR	RIAD4464	NR	2.n.1.
o. Disclose component and the dollar amount of that component:			2.o.
(TEXT4467) NR	RIAD4467	NR	2.o.1.
p. Disclose component and the dollar amount of that component:			2.p.
(TEXT4468) NR	RIAD4468	NR	2.p.1.
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.
(TEXTFT29) NR	RIADFT29	0	3.a.1.
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.
(TEXTFT31) NR	RIADFT31	0	3.b.1.
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 ¹	RIADJJ26	0	4.a.
b. Not applicable			4.b.
c. Disclose component and the dollar amount of that component:			4.c.
(TEXTB526) NR	RIADB526	0	4.c.1.
d. Disclose component and the dollar amount of that component:			4.d.
(TEXTB527) NR	RIADB527	0	4.d.1.
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.
(TEXT4498) NR	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) NR	RIAD4499	0	5.b.1.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			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 ¹	RIADJJ27	0	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses ¹	RIADJJ28	0	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
(TEXT4521) NR	RIAD4521	0	6.c.1.
d. Disclose component and the dollar amount of that component:			6.d.
(TEXT4522) NR	RIAD4522	0	6.d.1.
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.

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.
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 - 041)

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 ¹	RCON0081	226,329	1.a.
b. Interest-bearing balances ²	RCON0071	769,676	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) ³	RCONJJ34	1,281,981	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	RCON1773	3,506,846	2.b.
c. Equity securities with readily determinable fair values not held for trading ⁴	RCONJA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	5,100	3.a.
b. Securities purchased under agreements to resell ⁵	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCON5369	108,874	4.a.
b. Loans and leases held for investment.....	RCONB528	14,315,854	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	288,234	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) ⁷	RCONB529	14,027,620	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	393,300	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	30,486	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	0	9.
10. Intangible assets (from Schedule RC-F).....	RCON2143	1,447,023	10.
11. Other assets (from Schedule RC-F) ⁶	RCON2160	785,242	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	22,582,477	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	17,272,253	13.a.
1. Noninterest-bearing ⁸	RCON6631	4,570,042	13.a.1.
2. Interest-bearing.....	RCON6636	12,702,211	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased ⁹	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase ¹⁰	RCONB995	142,085	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	1,301,300	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures ⁸	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	190,278	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	18,905,916	21.

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- 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.
- 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.
- Includes all securities resale agreements, regardless of maturity.
- Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.
- Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
- Includes noninterest-bearing demand, time, and savings deposits.
- Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- Includes all securities repurchase agreements, regardless of maturity.
- Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	60	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	3,053,850	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	871,720	26.a.
b. Accumulated other comprehensive income ¹	RCONB530	-249,069	26.b.
c. Other equity capital components ²	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	3,676,561	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	3,676,561	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	22,582,477	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 2022.....	RCON6724	NR	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	NR	M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 041)

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.
Exclude assets held for trading.

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	0	1.a.
b. Currency and coin.....	RCON0080	89,477	1.b.
2. Balances due from depository institutions in the U.S.....	RCON0082	173,809	2.
3. Balances due from banks in foreign countries and foreign central banks.....	RCON0070	0	3.
4. Balances due from Federal Reserve Banks.....	RCON0090	732,719	4.
5. Total.....	RCON0010	996,005	5.

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

Schedule RC-B - Securities(Form Type - 041)

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.....	RCON0211	28,285	RCON0213	26,058	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹	RCONHT50	15,000	RCONHT51	14,620	RCONHT52	360,500	RCONHT53	345,655	2.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	1,110,425	RCON8497	1,005,787	RCON8498	987,759	RCON8499	913,800	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCONG300	5,641	RCONG301	5,172	RCONG302	94,980	RCONG303	88,631	4.a.1.
2. Issued by FNMA and FHLMC.....	RCONG304	2,395	RCONG305	2,262	RCONG306	565,859	RCONG307	480,736	4.a.2.
3. Other pass-through securities.....	RCONG308	0	RCONG309	0	RCONG310	303	RCONG311	281	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 ¹	RCONG312	36,501	RCONG313	35,972	RCONG314	744,478	RCONG315	664,991	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.2.
3. All other residential MBS.....	RCONG320	0	RCONG321	0	RCONG322	88,595	RCONG323	79,959	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.....	RCONK142	48,047	RCONK143	47,015	RCONK144	106,762	RCONK145	100,340	4.c.1a.
b. Other pass-through securities.....	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONK150	37,692	RCONK151	35,600	RCONK152	199,286	RCONK153	185,443	4.c.2a.
b. All other commercial MBS.....	RCONK154	0	RCONK155	0	RCONK156	102,927	RCONK157	95,445	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	115,257	RCONC027	108,819	5.a.
b. Structured financial products.....	RCONHT58	0	RCONHT59	0	RCONHT60	254,946	RCONHT61	254,653	5.b.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCON1737	0	RCON1738	0	RCON1739	215,722	RCON1741	188,093	6.a.
b. Other foreign debt securities.....	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments...					RCONMG95	NR			7.
8. Total (sum of items 1 through 7) ²	RCON1754	1,283,986	RCON1771	1,172,486	RCON1772	3,837,374	RCON1773	3,506,846	8.

Dollar amounts in thousands

1. Pledged securities ¹	RCON0416	3,570,848	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ¹			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: ²			M.2.a.
1. Three months or less.....	RCONA549	445,523	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	36,324	M.2.a.2.
3. Over one year through three years.....	RCONA551	200,101	M.2.a.3.
4. Over three years through five years.....	RCONA552	205,798	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	1,190,070	M.2.a.5.
6. Over 15 years.....	RCONA554	1,035,302	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ²			M.2.b.
1. Three months or less.....	RCONA555	36,710	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	29,451	M.2.b.2.
3. Over one year through three years.....	RCONA557	1,226	M.2.b.3.
4. Over three years through five years.....	RCONA558	6,826	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	65,488	M.2.b.5.
6. Over 15 years.....	RCONA560	437,983	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁵			M.2.c.
1. Three years or less.....	RCONA561	140,843	M.2.c.1.
2. Over three years.....	RCONA562	959,189	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).....	RCONA248	42,358	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).....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	14,350	M.4.a.
b. Fair value.....	RCON8783	12,941	M.4.b.

- 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.
- 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).
- 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).
- 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	
Memorandum items 5.a through 5.f are to be completed by banks with \$10 billion or more in total assets.									
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): ¹									M.5.
a. Credit card receivables.....	RCONB838	0	RCONB839	0	RCONB840	0	RCONB841	0	M5a
b. Home equity lines.....	RCONB842	0	RCONB843	0	RCONB844	0	RCONB845	0	M5b
c. Automobile loans.....	RCONB846	0	RCONB847	0	RCONB848	0	RCONB849	0	M5c
d. Other consumer loans.....	RCONB850	0	RCONB851	0	RCONB852	115,257	RCONB853	108,819	M5d
e. Commercial and industrial loans.....	RCONB854	0	RCONB855	0	RCONB856	0	RCONB857	0	M5e
f. Other.....	RCONB858	0	RCONB859	0	RCONB860	0	RCONB861	0	M5.f
Memorandum items 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.									
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): ¹									M.6.
a. Trust preferred securities issued by financial institutions.....	RCONG348	0	RCONG349	0	RCONG350	0	RCONG351	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCONG352	0	RCONG353	0	RCONG354	0	RCONG355	0	M6b
c. Corporate and similar loans.....	RCONG356	0	RCONG357	0	RCONG358	0	RCONG359	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG360	0	RCONG361	0	RCONG362	0	RCONG363	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG364	0	RCONG365	0	RCONG366	0	RCONG367	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCONG368	0	RCONG369	0	RCONG370	0	RCONG371	0	M6.f
g. Other collateral or reference assets.....	RCONG372	0	RCONG373	0	RCONG374	254,946	RCONG375	254,653	M6g

- 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.
- 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.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- 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.
- The \$10 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.
- The \$10 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-C Part I - Loans and Leases(Form Type - 041)

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) To Be Completed by Banks with \$300 Million or More in Total Assets	(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
1. 1-4 family residential construction loans.....		RCONF158	901,278	1.a.1.
2. Other construction loans and all land development and other land loans.....		RCONF159	1,391,769	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....		RCON1420	325,156	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.....		RCON1797	178,077	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....		RCON5367	1,637,195	1.c.2.a.
b. Secured by junior liens.....		RCON5368	28,987	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....		RCON1460	435,736	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCONF160	1,498,196	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....		RCONF161	4,051,758	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....		RCON1288	0	2.
a. To commercial banks in the U.S.....	RCONB531	0		2.a.
b. To other depository institutions in the U.S.....	RCONB534	0		2.b.
c. To banks in foreign countries.....	RCONB535	0		2.c.
3. Loans to finance agricultural production and other loans to farmers.....		RCON1590	307,327	3.
4. Commercial and industrial loans.....		RCON1766	2,324,991	4.
a. To U.S. addressees (domicile).....	RCON1763	2,321,014		4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	3,976		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.....		RCONB538	0	6.a.
b. Other revolving credit plans.....		RCONB539	2,714	6.b.
c. Automobile loans.....		RCONK137	7,917	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....		RCONK207	1,143,058	6.d.
7. Not applicable				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCON2107	20,739	8.
9. Loans to nondepository financial institutions and other loans:				9.
a. Loans to nondepository financial institutions.....		RCONJ454	21,894	9.a.
b. Other loans.....		RCONJ464	147,819	9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	88,563		9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451	59,256		9.b.2.
10. Lease financing receivables (net of unearned income).....		RCON2165	117	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	117		10.a.
b. All other leases.....	RCONF163	0		10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....		RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....		RCON2122	14,424,728	12.

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:			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	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	977	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	1,293	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	17,014	M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	3,379	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):			
1. To U.S. addressees (domicile).....	RCONK163	3,379	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCONK164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	10	M.1.f.
1. Loans secured by farmland.....	RCONK166	0	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Not applicable			M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCONK098	0	M.1.f.4.a.
b. Automobile loans.....	RCONK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	0	M.1.f.4.c.
Memorandum item 1.f.(5) is to be completed by:			
* Banks with \$300 million or more in total assets			
* Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans			
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above ¹	RCONK168	0	M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	RCONHK25	22,673	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 (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	154,960	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	261,625	M.2.a.2.
3. Over one year through three years.....	RCONA566	404,325	M.2.a.3.
4. Over three years through five years.....	RCONA567	321,343	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	301,902	M.2.a.5.
6. Over 15 years.....	RCONA569	173,661	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA570	5,062,068	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	1,422,982	M.2.b.2.
3. Over one year through three years.....	RCONA572	2,795,328	M.2.b.3.
4. Over three years through five years.....	RCONA573	1,751,922	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	881,643	M.2.b.5.
6. Over 15 years.....	RCONA575	832,997	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	3,567,023	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 B ⁶	RCON2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	731,865	M.4.

1. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

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

Dollar amounts in thousands

<i>To be completed by banks with \$300 million or more in total assets:</i>		
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B) ²	RCONB837	310,611 M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RCONC391	NR M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....		
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i>		
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): ³		M.7.
a. Outstanding balance.....	RCONC779	NR M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	NR M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:		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	0 M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).</i>	RCONF231	NR M.8.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.....	RCONF232	NR M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	0 M.9.
10. Not applicable		M.10.

2. The \$300 million asset size test is based on the total assets reported on the June 30, 2021, Report of Condition.

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

Dollar amounts in thousands

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
Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.				
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year. ¹				
a. Loans secured by real estate.....	RCONG091	0	RCONG092	0
b. Commercial and industrial loans.....	RCONG094	0	RCONG095	0
c. Loans to individuals for household, family, and other personal expenditures.....	RCONG097	0	RCONG098	0
d. All other loans and all leases.....	RCONG100	0	RCONG101	0

Dollar amounts in thousands

<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 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.....	RCONG378		12,944,099		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					M.15.
15. Reverse mortgages:					
<i>Memorandum item 15 is to be completed for the December report only.</i>					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....	RCONPR04		0		M.15.a.
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.....	RCONPR05		0		M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year.....	RCONPR06		0		M.15.c.
<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 that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	RCONLE75		2,837		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:					M.17.
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 - 041)

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. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	No	1.
If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5. If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5			2.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories: a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 ¹	RCON5563	NR	2.b.

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" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	695	RCON5565	24,237	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1123	RCON5567	116,917	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	1780	RCON5569	567,911	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	4864	RCON5571	87,777	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	1314	RCON5573	108,470	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	1055	RCON5575	264,422	4.c.

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCON6860	No	5.
If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.			6.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories: a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	NR	6.b.

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)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	258	RCON5579	10,270	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	251	RCON5581	27,515	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	116	RCON5583	27,636	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	861	RCON5585	25,603	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	237	RCON5587	22,731	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	155	RCON5589	29,379	8.c.

Schedule RC-D - Trading Assets and Liabilities(Form Type - 041)

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

1. U.S. Treasury securities.....	RCON3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	0	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCONG380	0	4.b.
c. All other residential MBS.....	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONK197	0	4.d.
e. All other commercial MBS.....	RCONK198	0	4.e.
5. Other debt securities:			5.
a. Structured financial products.....	RCONHT62	0	5.a.
b. All other debt securities.....	RCONG386	0	5.b.
6. Loans:			6.
a. Loans secured by real estate:			6.a.
1. Loans secured by 1-4 family residential properties.....	RCONHT63	0	6.a.1.
2. All other loans secured by real estate.....	RCONHT64	0	6.a.2.
b. Commercial and industrial loans.....	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT65	0	6.c.
d. Other loans.....	RCONF618	0	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	0	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	0	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions	RCON3546	0	13.a.
b. Other trading liabilities.....	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCON3547	0	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Loans secured by 1-4 family residential properties.....	RCONHT66	0	M.1.a.1.
2. All other loans secured by real estate.....	RCONHT67	0	M.1.a.2.
b. Commercial and industrial loans.....	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT68	0	M.1.c.
d. Other loans.....	RCONF636	0	M.1.d.

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

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

Schedule RC-E - Deposit Liabilities(Form Type - 041)

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	1,764,985		RCONB550	12,426,948	1.	
2. U.S. Government.....		RCON2202	0		RCON2520	2,029	2.	
3. States and political subdivisions in the U.S.....		RCON2203	275,369		RCON2530	2,771,297	3.	
4. Commercial banks and other depository institutions in the U.S.....		RCONB551	22,077		RCONB552	8,890	4.	
5. Banks in foreign countries.....		RCON2213	22		RCON2236	636	5.	
6. Foreign governments and official institutions (including foreign central banks).....		RCON2216	0		RCON2377	0	6.	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....		RCON2215	2,062,453	RCON2210	1,743,904	RCON2385	15,209,800	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	113,098	M.1.a.
b. Total brokered deposits.....	RCON2365	401,004	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ²	RCONHK05	401,004	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	401,004	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	0	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	2,852,744	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	2,658	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	1,246,498	M.1.g.
h. Sweep deposits:			M.1.h.
1. Fully insured, affiliate sweep deposits.....	RCONMT87	0	M.1.h.1.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	0	M.1.h.2.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	1,175,083	M.1.h.3.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	0	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	1,125,787	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	12,395,811	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	1,162,125	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	358,161	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	456,992	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	836,711	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	38,941	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: ^{1, 2}			M.3.a.
1. Three months or less.....	RCONHK07	230,764	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	489,376	M.3.a.2.
3. Over one year through three years.....	RCONHK09	79,128	M.3.a.3.
4. Over three years.....	RCONHK10	15,885	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	RCONHK11	720,140	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: ^{1, 4}			M.4.a.
1. Three months or less.....	RCONHK12	221,392	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	400,558	M.4.a.2.
3. Over one year through three years.....	RCONHK14	209,910	M.4.a.3.
4. Over three years.....	RCONHK15	4,851	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	RCONK222	621,949	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	Yes	M.5.

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.
- 1, 2. Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing 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.
- 1, 4. Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing 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

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.

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):⁵

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....

7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):

1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):

1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....

2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

		M.6.
RCONP753	118,241	M.6.a.
RCONP754	115,203	M.6.b.
		M.7.
		M.7.a.
RCONP756	3,570,388	M.7.a.1.
RCONP757	5,406,816	M.7.a.2.
		M.7.b.
RCONP758	1,053,008	M.7.b.1.
RCONP759	102,564	M.7.b.2.

5. The \$1 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-F - Other Assets(Form Type - 041)

Dollar amounts in thousands

1. Accrued interest receivable ²	RCONB556	118,945	1.
2. Net deferred tax assets ³	RCON2148	187,303	2.
3. Interest-only strips receivable (not in the form of a security) ⁴	RCONHT80	0	3.
4. Equity investments without readily determinable fair values ⁵	RCON1752	216,135	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	176,503	5.a.
b. Separate account life insurance assets.....	RCONK202	892	5.b.
c. Hybrid account life insurance assets.....	RCONK270	36,881	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCON2168	48,583	6.
a. Prepaid expenses.....	RCON2166	23,039	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	NR	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	NR	6.c.
d. Not applicable			6.d.
e. Computer software.....	RCONFT33	437	6.e.
f. Accounts receivable.....	RCONFT34	4,008	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCONFT35	NR	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	NR	6.h.1.
2. Amount of component.....	RCON3549	NR	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	NR	6.i.1.
2. Amount of component.....	RCON3550	NR	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	NR	6.j.1.
2. Amount of component.....	RCON3551	NR	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	785,242	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 - 041)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits ¹	RCON3645	9,669	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	49,918	1.b.
2. Net deferred tax liabilities ²	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures ³	RCONB557	38,083	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCON2938	92,608	4.
a. Accounts payable	RCON3066	NR	4.a.
b. Deferred compensation liabilities	RCONC011	NR	4.b.
c. Dividends declared but not yet payable	RCON2932	NR	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	NR	4.d.
e. Operating lease liabilities	RCONLB56	NR	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3552	Click here for value	4.f.1.
2. Amount of component	RCON3552	45,028	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3553	Click here for value	4.g.1.
2. Amount of component	RCON3553	22,803	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component	TEXT3554	NR	4.h.1.
2. Amount of component	RCON3554	NR	4.h.2.
5. Total	RCON2930	190,278	5.

(TEXT3552) Lease Liability

(TEXT3553) Escrow Payable-Trimont

1. For savings banks, include "dividends" accrued and unpaid on deposits.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
3. Institutions that have adopted ASU 2016-13 should report in item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

Schedule RC-K - Quarterly Averages(Form Type - 041)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	328,926	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCONB558	413,726	2.
3. Mortgage-backed securities ²	RCONB559	2,059,299	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading ²	RCONB560	2,708,169	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	4,716	5.
6. Loans:			6.
a. Total loans.....	RCON3360	14,408,988	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	1,832,562	6.b.1.
2. All other loans secured by real estate.....	RCON3466	8,555,792	6.b.2.
c. Commercial and industrial loans.....	RCON3387	2,368,591	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	1,137,292	6.d.2.
<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.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	114	8.
9. Total assets ⁴	RCON3368	22,356,545	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	286,854	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	13,013,937	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	817,323	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	753,627	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	162,102	12.
<i>To be completed by banks with \$100 million or more in total assets:</i>			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ⁵	RCON3355	904,185	13.
<i>Memorandum item 1 is to be completed by: banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</i>			
1. Loans to finance agricultural production and other loans to farmers ²	RCON3386	311,356	M.1.

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, and 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).
5. The \$100 million asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.
2. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

Schedule RC-L - Derivatives and Off-Balance Sheet Items(Form Type - 041)

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.....	RCON3814	91,866	1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>			
1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....	RCONHT72	0	1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCON3815	36,653	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>			
1. Unused consumer credit card lines ¹	RCONJ455	0	1.b.1.
2. Other unused credit card lines.....	RCONJ456	36,653	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.....	RCONF164	632,757	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	1,839,647	1.c.1.b.
2. Not secured by real estate.....	RCON6550	0	1.c.2.
d. Securities underwriting.....	RCON3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	1,405,204	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	582,020	1.e.3.
2. Financial standby letters of credit.....	RCON3819	169,508	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 ¹	RCON3820	0	2.a.
3. Performance standby letters of credit.....	RCON3821	15,952	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 ¹	RCON3822	0	3.a.
4. Commercial and similar letters of credit.....	RCON3411	0	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).....	RCON3433	0	6.a.
b. Securities borrowed.....	RCON3432	0	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.....	RCONC968	0	RCONC969	0	7.a.1.
2. Total return swaps.....	RCONC970	0	RCONC971	0	7.a.2.
3. Credit options.....	RCONC972	0	RCONC973	0	7.a.3.
4. Other credit derivatives.....	RCONC974	0	RCONC975	0	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCONC219	0	RCONC221	0	7.b.1.
2. Gross negative fair value.....	RCONC220	0	RCONC222	0	7.b.2.

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment: ¹			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection.....	RCONG401	0	7.c.1.a.
b. Purchased protection.....	RCONG402	0	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection.....	RCONG403	0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCONG404	0	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCONG405	0	7.c.2.c.

	(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: ²							7.d.1.
a. Investment grade.....	RCONG406	0	RCONG407	0	RCONG408	0	7d1a
b. Subinvestment grade.....	RCONG409	0	RCONG410	0	RCONG411	0	7d1b
2. Purchased credit protection: ³							7.d.2.
a. Investment grade.....	RCONG412	0	RCONG413	0	RCONG414	0	7d2a
b. Subinvestment grade.....	RCONG415	0	RCONG416	0	RCONG417	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, 2022, 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, 2022, 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, 2022, Report of Condition.

Dollar amounts in thousands

8. Not applicable			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").....	RCON3430	1,272,490	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	1,272,490	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCON3557	0	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").....	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCON5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCON5595	0	10.e.2.
Items 11.a and 11.b are to be completed semiannually in the June and December reports only.			
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	0	11.b.

- 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.
- 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.
- 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.....	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.
b. Forward contracts.....	RCON8697	37,750	RCON8698	0	RCON8699	0	RCON8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12c1.
2. Purchased options.....	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCON8709	38,144	RCON8710	0	RCON8711	0	RCON8712	0	12d1.
2. Purchased options.....	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12d2.
e. Swaps.....	RCON3450	91,470	RCON3826	0	RCON8719	0	RCON8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON8725	167,363	RCON8726	0	RCON8727	0	RCON8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCONA589	45,735							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0	15a1.
2. Gross negative fair value.....	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCON8741	3,119	RCON8742	0	RCON8743	0	RCON8744	0	15b1.
2. Gross negative fair value.....	RCON8745	1,898	RCON8746	0	RCON8747	0	RCON8748	0	15b2.

	(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
Dollar amounts in thousands						
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more</i>						
16. Over-the counter derivatives: ¹						16.
a. Net current credit exposure.....	RCONG418 2,198				RCONG422 0	16.a.
b. Fair value of collateral:						16.b.
1. Cash - U.S. dollar.....	RCONG423 0				RCONG427 0	16.b.1.
2. Cash - Other currencies.....	RCONG428 0				RCONG432 0	16.b.2.
3. U.S. Treasury securities.....	RCONG433 0				RCONG437 0	16.b.3.
4. Not applicable						16.b.4.
5. Not applicable						16.b.5.
6. Not applicable						16.b.6.
7. All other collateral.....	RCONG453 0				RCONG457 0	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCONG458 0				RCONG462 0	16.b.8.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-M - Memoranda(Form Type - 041)

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.....	RCON6164	63,276	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.....	RCON6165	4	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Goodwill.....	RCON3163	1,398,253	2.b.
c. All other intangible assets.....	RCONJF76	48,770	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCON2143	1,447,023	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	47	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	545	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	29,894	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....	RCON2150	30,486	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) ¹	RCONJA29	NR	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: ¹			5.a.1.
a. One year or less.....	RCONF055	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	200,000	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	400,000	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) ²	RCON2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	400,000	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: ³			5.b.1.
a. One year or less.....	RCONF060	701,300	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) ⁴	RCONB571	701,300	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).....	RCON3190	1,301,300	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	0	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	Click here for value	8.a.

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

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): ¹			8.b.
1. URL 1.....	TE01N528	Click here for value	8.b.1.
2. URL 2.....	TE02N528	Click here for value	8.b.2.
3. URL 3.....	TE03N528	Click here for value	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	Click here for value	8.c.1.
2. Trade name 2.....	TE02N529	GiantBank	8.c.2.
3. Trade name 3.....	TE03N529	Click here for value	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.
Item 9 is to be completed annually in the December report only.			
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?.....		RCON4088	Yes 9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" 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)).....		RCONF065	0 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:.....		RCONK192	0 13.
Items 14.a and 14.b are to be completed annually in the December report only.			
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries ¹		RCONK193	0 14.a.
b. Total assets of captive reinsurance subsidiaries ¹		RCONK194	0 14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			15.
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.
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			
16. International remittance transfers offered to consumers: ¹			16.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		RCONN523	965 16.a.
Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.			
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:			16.b.
1. Estimated dollar value of international remittance transfers.....		RCONN524	25,256 16.b.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).
- 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 trans

Dollar amounts in thousands

2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	861	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	965	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ²			17.
a. Number of PPP loans outstanding.....	RCONLG26	43	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	1,255	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.

(TE01N528) <http://www.happybank.com>

(TE01N529) Happy State Bank

(TE02N528) <http://www.giantbank.com>

(TE03N528) <https://www.ccfg.com>

(TE03N529) Centennial Commercial Finance Group

(TEXT4087) <http://www.my100bank.com>

2. Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)).

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 041)

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:						1.	
a. Construction, land development, and other land loans:						1.a.	
1. 1-4 family residential construction loans.....	RCONF172	1,361	RCONF174	255	RCONF176	3,349	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	69	RCONF175	0	RCONF177	8,745	1.a.2.
b. Secured by farmland.....	RCON3493	788	RCON3494	0	RCON3495	431	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.....	RCON5398	71	RCON5399	0	RCON5400	423	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.	
a. Secured by first liens.....	RCONC236	5,698	RCONC237	80	RCONC229	19,381	1c2a
b. Secured by junior liens.....	RCONC238	0	RCONC239	4	RCONC230	547	1c2b
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:						1.e.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	2,828	RCONF180	2,177	RCONF182	12,358	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	5,712	RCONF181	0	RCONF183	820	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable						3.	
4. Commercial and industrial loans.....	RCON1606	5,467	RCON1607	1,534	RCON1608	9,983	4.
5. Loans to individuals for household, family, and other personal expenditures:						5.	
a. Credit cards.....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans.....	RCONK213	189	RCONK214	0	RCONK215	196	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK216	1,136	RCONK217	79	RCONK218	3,227	5.c.
6. Not applicable						6.	
7. All other loans ¹	RCON5459	1,187	RCON5460	0	RCON5461	512	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	RCON1406	24,506	RCON1407	4,129	RCON1403	59,972	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	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:	RCONK036	1,536	RCONK037	853	RCONK038	1,573	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding reborrowed "GNMA loans".....	RCONK039	1,229	RCONK040	682	RCONK041	1,258	11.a.
b. Reborrowed "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCONK042	0	RCONK043	0	RCONK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:	RCONK102	0	RCONK103	0	RCONK104	0	12.
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:						M.1.a.	
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	149	M1a1
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a2
b. Loans secured by 1-4 family residential properties.....	RCONF661	0	RCONF662	0	RCONF663	978	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.

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

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				
d. Secured by nonfarm nonresidential properties:				M.1.d.			
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	0	M1d1
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	0	M1d2
e. Commercial and industrial loans.....	RCONK257	0	RCONK258	0	RCONK259	791	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):							
RCONK120	0	RCONK121	0	RCONK122	791	M1e1	
1. To U.S. addressees (domicile) ¹							
2. To non-U.S. addressees (domicile).....	RCONK123	0	RCONK124	0	RCONK125	0	M1e2
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	0	RCONK127	0	RCONK128	19	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):							
RCONK130	0	RCONK131	0	RCONK132	0	M1f1	
1. Loans secured by farmland.....							
2. Not applicable						M1f2	
3. Not applicable						M1f3	
4. Loans to individuals for household, family, and other personal expenditures:						M1f4	
a. Credit cards.....	RCONK274	0	RCONK275	0	RCONK276	0	M1f4a
b. Automobile loans.....	RCONK277	0	RCONK278	0	RCONK279	0	M1f4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	0	RCONK281	0	RCONK282	0	M1f4c
Memorandum item 1.f.(5) is to be completed by: Banks with \$300 million or more in total assets Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
RCONK138	0	RCONK139	0	RCONK140	0	M1f5	
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above ¹							
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 I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f) ²	RCONHK26	0	RCONHK27	0	RCONHK28	1,937	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Not available							M.3.
Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) ¹	RCON1248	0	RCON1249	0	RCON1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	0	RCON1255	0	RCON1256	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	0	RCONF167	0	RCONF168	0	M.3.d.
Memorandum item 4 is to be completed by: * banks with \$300 million or more in total assets * banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:							
RCON1594	0	RCON1597	0	RCON1583	0	M.4.	
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) ¹							

1. The \$300 million asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
2. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

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		
	RCONC240		RCONC241		RCONC226		
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....		0		0		0	M.5.

Dollar amounts in thousands				
6. Not applicable				M.6.

Dollar amounts in thousands				
Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.		RCONC410	8,166	M.7.
7. Additions to nonaccrual assets during the previous six months.....		RCONC411	0	M.8.
8. Nonaccrual assets sold during the previous six months.....				

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		
	RCONL183		RCONL184		RCONL185		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ²							M.9.
a. Outstanding balance.....	RCONL183	NR	RCONL184	NR	RCONL185	NR	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCONL186	NR	RCONL187	NR	RCONL188	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 - 041)

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9,10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 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.....	RCONF236	17,435,169	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter.....	RCONK652	22,356,545	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCONK653	1	4.a.
5. Average tangible equity for the calendar quarter ¹	RCONK654	2,494,065	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	701,300	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	0	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.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....	RCONG803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	NR	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.....	RCONK656	No	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.			
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	NR	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.....	RCONK659	No	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.			
a. Custodial bank deduction.....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	NR	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: ¹			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	7,937,617	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	482688	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	9,384,044	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	9057	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	102,764	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	4996	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹			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	10,744	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	24	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, including related interest accrued and unpaid (see instructions) ³	RCON5597	8,344,570	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	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Not applicable			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.....	RCONMW53	16,246	M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCONK663	CONF	M.6.a.
b. Substandard.....	RCONK664	CONF	M.6.b.
c. Doubtful.....	RCONK665	CONF	M.6.c.
d. Loss.....	RCONK666	CONF	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.....	RCONN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCONN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCONN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCONN028	CONF	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.....	RCONN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCONN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments.....	RCONK676	2,098,951	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCONK677	6,230	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).....	RCONK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	836,710	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 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.....	RCONN177	11,831	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCONN178	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONN179	131	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.....	RCONN180	475	M.13.d.
e. Commercial and industrial loans.....	RCONN181	17,721	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCONN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCONN183	28,338	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCONM963	0	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.....	RCONK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCONK674	CONF	M.15.
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCONL189	1,391	M.16.

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 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.....	RCONL194	NR	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONL195	NR	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCONL196	NR	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	RCONL197	NR	M.17.d.

	(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.....	RCONM964 CONF	RCONM965 CONF	RCONM966 CONF	RCONM967 CONF	RCONM968 CONF	RCONM969 CONF	RCONM970 CONF	RCONM971 CONF	RCONM972 CONF	RCONM973 CONF	RCONM974 CONF	RCONM975 CONF	RCONM976 CONF	RCONM977 CONF	RCONM978 CONF	M18a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONM979 CONF	RCONM980 CONF	RCONM981 CONF	RCONM982 CONF	RCONM983 CONF	RCONM984 CONF	RCONM985 CONF	RCONM986 CONF	RCONM987 CONF	RCONM988 CONF	RCONM989 CONF	RCONM990 CONF	RCONM991 CONF	RCONM992 CONF	RCONM993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCONM994 CONF	RCONM995 CONF	RCONM996 CONF	RCONM997 CONF	RCONM998 CONF	RCONM999 CONF	RCONN001 CONF	RCONN002 CONF	RCONN003 CONF	RCONN004 CONF	RCONN005 CONF	RCONN006 CONF	RCONN007 CONF	RCONN008 CONF	RCONN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN010 CONF	RCONN011 CONF	RCONN012 CONF	RCONN013 CONF	RCONN014 CONF	RCONN015 CONF	RCONN016 CONF	RCONN017 CONF	RCONN018 CONF	RCONN019 CONF	RCONN020 CONF	RCONN021 CONF	RCONN022 CONF	RCONN023 CONF	RCONN024 CONF	M18d
e. Credit cards.....	RCONN040 CONF	RCONN041 CONF	RCONN042 CONF	RCONN043 CONF	RCONN044 CONF	RCONN045 CONF	RCONN046 CONF	RCONN047 CONF	RCONN048 CONF	RCONN049 CONF	RCONN050 CONF	RCONN051 CONF	RCONN052 CONF	RCONN053 CONF	RCONN054 CONF	M18e
f. Automobile loans.....	RCONN055 CONF	RCONN056 CONF	RCONN057 CONF	RCONN058 CONF	RCONN059 CONF	RCONN060 CONF	RCONN061 CONF	RCONN062 CONF	RCONN063 CONF	RCONN064 CONF	RCONN065 CONF	RCONN066 CONF	RCONN067 CONF	RCONN068 CONF	RCONN069 CONF	M18f
g. Student loans.....	RCONN070 CONF	RCONN071 CONF	RCONN072 CONF	RCONN073 CONF	RCONN074 CONF	RCONN075 CONF	RCONN076 CONF	RCONN077 CONF	RCONN078 CONF	RCONN079 CONF	RCONN080 CONF	RCONN081 CONF	RCONN082 CONF	RCONN083 CONF	RCONN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCONN085 CONF	RCONN086 CONF	RCONN087 CONF	RCONN088 CONF	RCONN089 CONF	RCONN090 CONF	RCONN091 CONF	RCONN092 CONF	RCONN093 CONF	RCONN094 CONF	RCONN095 CONF	RCONN096 CONF	RCONN097 CONF	RCONN098 CONF	RCONN099 CONF	M18h
i. Consumer leases.....	RCONN100 CONF	RCONN101 CONF	RCONN102 CONF	RCONN103 CONF	RCONN104 CONF	RCONN105 CONF	RCONN106 CONF	RCONN107 CONF	RCONN108 CONF	RCONN109 CONF	RCONN110 CONF	RCONN111 CONF	RCONN112 CONF	RCONN113 CONF	RCONN114 CONF	M18i
j. Total.....	RCONN115 CONF	RCONN116 CONF	RCONN117 CONF	RCONN118 CONF	RCONN119 CONF	RCONN120 CONF	RCONN121 CONF	RCONN122 CONF	RCONN123 CONF	RCONN124 CONF	RCONN125 CONF	RCONN126 CONF	RCONN127 CONF	RCONN128 CONF		M18j

Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities(Form Type - 041)

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 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 ¹	RCONHT81	115,434	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale ²	RCONHT82	0	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	121,728	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	123,448	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	2,385	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	0	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	0	7.c.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis(Form Type - 041)

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 ¹	RCONJA36 3,506,848	RCONG474 0	RCONG475 0	RCONG476 3,506,848	RCONG477 0	1.
2. Not applicable						2.
3. Loans and leases held for sale.....	RCONG483 0	RCONG484 0	RCONG485 0	RCONG486 0	RCONG487 0	3.
4. Loans and leases held for investment.....	RCONG488 0	RCONG489 0	RCONG490 0	RCONG491 0	RCONG492 0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCON3543 0	RCONG493 0	RCONG494 0	RCONG495 0	RCONG496 0	5.a.
b. Other trading assets.....	RCONG497 0	RCONG498 0	RCONG499 0	RCONG500 0	RCONG501 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).....	RCONF240 0	RCONF684 0	RCONF692 0	RCONF241 0	RCONF242 0	5.b.1.
6. All other assets.....	RCONG391 0	RCONG392 0	RCONG395 0	RCONG396 0	RCONG804 0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCONG502 3,506,848	RCONG503 0	RCONG504 0	RCONG505 3,506,848	RCONG506 0	7.
8. Deposits.....	RCONF252 0	RCONF686 0	RCONF694 0	RCONF253 0	RCONF254 0	8.
9. Not applicable						9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCON3547 0	RCONG512 0	RCONG513 0	RCONG514 0	RCONG515 0	10.a.
b. Other trading liabilities.....	RCONG516 0	RCONG517 0	RCONG518 0	RCONG519 0	RCONG520 0	10.b.
11. Not applicable						11.
12. Not applicable						12.

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.
2. 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							
13. All other liabilities.....		RCONG805 0	RCONG806 0	RCONG807 0	RCONG808 0	RCONG809 0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....		RCONG531 0	RCONG532 0	RCONG533 0	RCONG534 0	RCONG535 0	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.....		RCONG536 NR	RCONG537 NR	RCONG538 NR	RCONG539 NR	RCONG540 NR	M.1.a.

	(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						
b. Nontrading derivative assets.....	RCONG541 NR	RCONG542 NR	RCONG543 NR	RCONG544 NR	RCONG545 NR	M.1.b.

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546	NR	M.1.c.1.

	(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.....	RCONG546 NR	RCONG547 NR	RCONG548 NR	RCONG549 NR	RCONG550 NR	M.1.c.2.

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

	(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.....	RCONG551 NR	RCONG552 NR	RCONG553 NR	RCONG554 NR	RCONG555 NR	M.1.d.2.

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

	(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.....	RCONG556 NR	RCONG557 NR	RCONG558 NR	RCONG559 NR	RCONG560 NR	M.1.e.2.

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

	(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.....	RCONG561 NR	RCONG562 NR	RCONG563 NR	RCONG564 NR	RCONG565 NR	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).....	RCONF261 NR	RCONF689 NR	RCONF697 NR	RCONF262 NR	RCONF263 NR	M.2.a.
b. Nontrading derivative liabilities.....	RCONG566 NR	RCONG567 NR	RCONG568 NR	RCONG569 NR	RCONG570 NR	M.2.b.

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			M.2.c.
1. Describe component.....	TEXTG571	NR	M.2.c.1.

	(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.....	RCONG571 NR	RCONG572 NR	RCONG573 NR	RCONG574 NR	RCONG575 NR	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.

	(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.....	RCONG576 NR	RCONG577 NR	RCONG578 NR	RCONG579 NR	RCONG580 NR	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.

	(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.....	RCONG581 NR	RCONG582 NR	RCONG583 NR	RCONG584 NR	RCONG585 NR	M.2.e.2.

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

	(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.....	RCONG586 NR	RCONG587 NR	RCONG588 NR	RCONG589 NR	RCONG590 NR	M.2.f.2.

Dollar amounts in thousands						
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.....	RCONHT87		0			M.3.a.1.
2. All other loans secured by real estate.....	RCONHT88		0			M.3.a.2.
b. Commercial and industrial loans.....	RCONF585		0			M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT89		0			M.3.c.
d. Other loans.....	RCONF589		0			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.....	RCONHT91		0			M.4.a.1.
2. All other loans secured by real estate.....	RCONHT92		0			M.4.a.2.
b. Commercial and industrial loans.....	RCONF597		0			M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCONHT93		0			M.4.c.
d. Other loans.....	RCONF601		0			M.4.d.

Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 041)

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.....	RCOAP742	3,053,910	1.
2. Retained earnings ¹	RCOAKW00	887,966	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	2	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	-249,069	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	3,692,807	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	1,397,803	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	48,770	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.....	RCOAP843	0	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).....	RCOAP844	-249,069	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).....	RCOAP846	0	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).....	RCOAP847	0	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).....	RCOAP848	0	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.).....	RCOAP849	NR	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).....	RCOAPQ258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCOAP850	0	10.b.
11. Not applicable			11.
12. Subtotal (item 5 minus items 6 through 10.b).....	RCOAP852	2,495,303	12.
13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB58	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCOALB59	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	RCOALB60	0	15.
16. Not applicable			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 ¹	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	2,495,303	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.

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

Dollar amounts in thousands

26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	2,495,303	26.
27. Average total consolidated assets ²	RCOAKW03	22,372,791	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).....	RCOAP875	1,446,573	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	0	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCOAA224	20,926,218	30.
31. Leverage ratio (item 26 divided by 30).....	RCOA7204	11.9243%	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.

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.

Dollar amounts in thousands

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.

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

RCOANC99	NR	31.b.
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Dollar amounts in thousands

	(Column A) Amount		(Column B) Percentage		
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCOA2170	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.....	RCOAKX77	NR	RCOAKX78	NR	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCOAKX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCOAKX80	NR			34.b.
c. Other off-balance sheet exposures.....	RCOAKX81	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.....	RCOAKX82	NR	RCOAKX83	NR	34.d.

Dollar amounts in thousands

35. Unconditionally cancellable commitments.....	RCOAS540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCOALB61	NR	36.
37. Allocated transfer risk reserve.....	RCOA3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹			38.
a. Loans and leases held for investment.....	RCOAJJ30	NR	38.a.
b. Held-to-maturity debt securities.....	RCOAJJ31	NR	38.b.
c. Other financial assets measured at amortized cost.....	RCOAJJ32	NR	38.c.
39. Tier 2 capital instruments plus related surplus.....	RCOAP866	0	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	RCOAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	0	41.
42. Allowance for loan and lease losses includable in tier 2 capital ²	RCOA5310	230,606	42.
43. Not applicable.			43.
44. Tier 2 capital before deductions (sum of items 39 through 42).....	RCOAP870	230,606	44.
45. LESS: Tier 2 capital deductions.....	RCOAP872	0	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero).....	RCOA5311	230,606	46.
47. Total capital (sum of items 26 and 46).....	RCOA3792	2,725,909	47.
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	18,350,801	48.

Dollar amounts in thousands

49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	RCOAP793	13.5978%	49.
50. Tier 1 capital ratio (item 26 divided by item 48).....	RCOA7206	13.5978%	50.
51. Total capital ratio (item 47 divided by item 48).....	RCOA7205	14.8544%	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.....	RCOAH311	6.8544%	52.a.
b. Institutions subject to Category III capital requirements only: Total applicable capital buffer.....	RCOWH312	NR	52.b.
53. Eligible retained income ³	RCOAH313	NR	53.
54. Distributions and discretionary bonus payments during the quarter ⁴	RCOAH314	NR	54.
55. Institutions subject to Category III capital standards only: Supplementary leverage ratio information:			55.
a. Total leverage exposure ⁵	RCOAH015	NR	55.a.
b. Supplementary leverage ratio.....	RCOAH036	NR	55.b.

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1. 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.
 1. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.
 2. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.a.
 3. Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.
 4. Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule
 5. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 041)

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.....	RCOND957 996,005	RCONS396 0	RCOND958 822,196				RCOND959 173,809	RCONS397 0	RCOND960 0	RCONS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities ³	RCOND961 1,281,981	RCONS399 -2,005	RCOND962 82,272	RCONHJ74 0	RCONHJ75 0		RCOND963 610,210	RCOND964 589,499	RCOND965 2,005	RCONS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCONJA21 3,143,373	RCONS402 -694,001	RCOND967 677,713	RCONHJ76 0	RCONHJ77 0		RCOND968 2,421,704	RCOND969 522,235	RCOND970 215,722	RCONS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 5,100		RCOND972 0				RCOND973 5,100	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 0	RCONH172 0									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 108,874	RCONS414 0	RCONH173 0				RCONS415 0	RCONS416 108,874	RCONS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 0	RCONS420 0	RCONH174 0				RCONH175 0	RCONH176 0	RCONH177 0	RCONS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ³	RCONS423 0	RCONS424 0	RCONS425 0	RCONHJ78 0	RCONHJ79 0		RCONS426 0	RCONS427 0	RCONS428 0	RCONS429 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.....		RCONS405 0		RCONS406 0				RCONH271 0	RCONH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										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.....								RCONH273 0	RCONH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCONH275 0	RCONH276 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										
c. Exposures past due 90 days or more or on nonaccrual ⁶								RCONH277 0	RCONH278 0	4.c.

	(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											
4. Loans and leases held for sale (continued):											4.
d. All other exposures.....	RCONS431 0	RCONS432 0	RCONS433 0	RCONHJ80 0	RCONHJ81 0		RCONS434 0	RCONS435 0	RCONS436 0	RCONS437 0	4.d.
5. Loans and leases held for investment:											5.
a. Residential mortgage exposures.....	RCONS439 1,735,385	RCONS440 0	RCONH178 0				RCONS441 0	RCONS442 1,686,514	RCONS443 48,871		5.a.
b. High volatility commercial real estate exposures.....	RCONS445 33,309	RCONS446 0	RCONH179 0				RCONH180 0	RCONH181 0	RCONH182 0	RCONS447 33,309	5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁷	RCONS449 43,666	RCONS450 0	RCONS451 0	RCONHJ82 0	RCONHJ83 0		RCONS452 0	RCONS453 0	RCONS454 0	RCONS455 43,666	5.c.
d. All other exposures.....	RCONS457 12,503,494	RCONS458 0	RCONS459 1,255	RCONHJ84 0	RCONHJ85 0		RCONS460 31,057	RCONS461 435,736	RCONS462 12,035,446	RCONS463 0	5.d.
6. LESS: Allowance for loan and lease losses.....	RCON3123 288,234	RCON3123 288,234									6.
7. Trading assets.....	RCOND976 0	RCONS466 0	RCOND977 0	RCONHJ86 0	RCONHJ87 0		RCOND978 0	RCOND979 0	RCOND980 0	RCONS467 0	7.
8. All other assets ⁸	RCOND981 2,605,807	RCONS469 1,449,221	RCOND982 95,286	RCONHJ88 0	RCONHJ89 0		RCOND983 59,954	RCOND984 9,962	RCOND985 953,611	RCONH185 0	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.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.....								RCONH279 0	RCONH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCONH281 0	RCONH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCONH283 0	RCONH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual ¹¹								RCONH285 0	RCONH286 0	5.c.
d. All other exposures.....								RCONH287 0	RCONH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....		RCONH186 0	RCONH290 0	RCONH187 0				RCONH291 0	RCONH292 0	7.
8. All other assets ¹²	RCONH293 0	RCONH188 0	RCONS470 0	RCONS471 0				RCONH294 0	RCONH295 0	8.
a. Separate account bank-owned life insurance.....								RCONH296 37,773	RCONH297 49,689	8.a.
b. Default fund contributions to central counterparties.....								RCONH298 0	RCONH299 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.

	(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	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities.....	RCONS475 0	RCONS476 0	RCONS477 0	RCONS478 0	RCONS479 0	9.a.
b. Available-for-sale securities.....	RCONS480 363,473	RCONS481 363,473	RCONS482 0	RCONS483 0	RCONS484 363,473	9.b.
c. Trading assets.....	RCONS485 0	RCONS486 0	RCONS487 0	RCONS488 0	RCONS489 0	9.c.
d. All other on-balance sheet securitization exposures.....	RCONS490 50,244	RCONS491 50,244	RCONS492 0	RCONS493 0	RCONS494 50,244	9.d.
10. Off-balance sheet securitization exposures.....	RCONS495 0	RCONS496 0	RCONS497 0	RCONS498 0	RCONS499 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 ¹⁴	RCON2170 22,582,477	RCONS500 878,698	RCOND987 1,678,722	RCONHJ90 0	RCONHJ91 0		RCOND988 3,301,834	RCOND989 3,352,820	RCOND990 13,255,655	RCONS503 76,975	11.

	(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 ¹⁴	RCONS504 0	RCONS505 0	RCONS506 0	RCONS507 0			RCONS510 0	RCONH300 37,773	11.

	(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	RCOND991 169,508	RCOND992 169,508	RCOND993 0	RCONHJ92 0	RCONHJ93 0		RCOND994 0	RCOND995 0	RCOND996 169,508	RCONS511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCOND997 15,952	RCOND998 7,976	RCOND999 0				RCONG603 0	RCONG604 0	RCONG605 7,976	RCONS512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCONG606 0	RCONG607 0	RCONG608 0	RCONHJ94 0	RCONHJ95 0		RCONG609 0	RCONG610 0	RCONG611 0	RCONS513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCONG612 0	RCONG613 0	RCONG614 0				RCONG615 0	RCONG616 0	RCONG617 0	RCONS514 0	15.

	(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 ²¹	RCONS515 142,085	RCONS516 142,085	RCONS517 142,085	RCONS518 0	RCONS519 0		RCONS520 0	RCONS521 0	RCONS522 0	RCONS523 0	16.
17. All other off-balance sheet liabilities	RCONG618 0	RCONG619 0	RCONG620 0				RCONG621 0	RCONG622 0	RCONG623 0	RCONS524 0	17.
18. Unused commitments: [*]											18.
a. Original maturity of one year or less	RCONS525 320,933	RCONS526 64,187	RCONS527 0	RCONHJ96 0	RCONHJ97 0		RCONS528 0	RCONS529 0	RCONS530 64,187	RCONS531 0	18.a.

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.

Dollar amounts in thousands										(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%	
b. Original maturity exceeding one year.....										RCONG624 4,028,425	RCONG625 2,014,213	RCONG626 0	RCONHJ98 0	RCONHJ99 0		RCONG627 0	RCONG628 0	RCONG629 1,975,944	RCONS539 38,269	18.b.
19. Unconditionally cancelable commitments.....										RCONS540 238,789	RCONS541 0									19.
20. Over-the-counter derivatives.....											RCONS542 2,198	RCONS543 0	RCONHK00 0	RCONHK01 0	RCONS544 0	RCONS545 0	RCONS546 0	RCONS547 2,198	RCONS548 0	20.
21. Centrally cleared derivatives.....											RCONS549 0	RCONS550 0	RCONS551 0	RCONS552 0		RCONS554 0	RCONS555 0	RCONS556 0	RCONS557 0	21.
22. Unsettled transactions (failed trades) ²²										RCONH191 0		RCONH193 0				RCONH194 0	RCONH195 0	RCONH196 0	RCONH197 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 ²⁴				RCONH301 0	RCONH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: *						18.
a. Original maturity of one year or less.....				RCONH303 0	RCONH304 0	18.a.
b. Original maturity exceeding one year.....				RCONH307 0	RCONH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) ²⁵	RCONH198 0	RCONH199 0	RCONH200 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).....		RCONG630 1,820,807	RCONS558 0	RCONS559 0	RCONS560 0	RCONG631 3,301,834	RCONG632 3,352,820	RCONG633 15,475,468	RCONS561 115,244	23.
24. Risk weight factor										24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONG634 0	RCONS569 0	RCONS570 0	RCONS571 0	RCONG635 660,367	RCONG636 1,676,410	RCONG637 15,475,468	RCONS572 172,866	25.

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).....		RCONS562 0	RCONS563 0	RCONS564 0	RCONS565 0	RCONS566 0	RCONS567 0	RCONS568 0	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONS573 0	RCONS574 0	RCONS575 0	RCONS576 0	RCONS577 0	RCONS578 0	RCONS579 0	25.

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	18,448,517	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	0	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷	RCONB704	18,448,517	28.
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	97,716	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	18,350,801	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	1,695	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.....		RCONS582	37,750	RCONS583	86,923	RCONS584	4,546	M.2.a.
b. Foreign exchange rate and gold.....		RCONS585	0	RCONS586	0	RCONS587	0	M.2.b.
c. Credit (investment grade reference asset).....		RCONS588	0	RCONS589	0	RCONS590	0	M.2.c.
d. Credit (non-investment grade reference asset).....		RCONS591	0	RCONS592	0	RCONS593	0	M.2.d.
e. Equity.....		RCONS594	0	RCONS595	0	RCONS596	0	M.2.e.
f. Precious metals (except gold).....		RCONS597	0	RCONS598	0	RCONS599	0	M.2.f.
g. Other.....		RCONS600	0	RCONS601	0	RCONS602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								M.3.
a. Interest rate.....		RCONS603	0	RCONS604	0	RCONS605	0	M.3.a.
b. Foreign exchange rate and gold.....		RCONS606	0	RCONS607	0	RCONS608	0	M.3.b.
c. Credit (investment grade reference asset).....		RCONS609	0	RCONS610	0	RCONS611	0	M.3.c.
d. Credit (non-investment grade reference asset).....		RCONS612	0	RCONS613	0	RCONS614	0	M.3.d.
e. Equity.....		RCONS615	0	RCONS616	0	RCONS617	0	M.3.e.
f. Precious metals (except gold).....		RCONS618	0	RCONS619	0	RCONS620	0	M.3.f.
g. Other.....		RCONS621	0	RCONS622	0	RCONS623	0	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹			M.4.
a. Loans and leases held for investment.....	RCONJJ30	0	M.4.a.
b. Held-to-maturity debt securities.....	RCONJJ31	0	M.4.b.
c. Other financial assets measured at amortized cost.....	RCONJJ32	0	M.4.c.

Schedule RC-S - Servicing Securitization and Asset Sale Activities(Form Type - 041)

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans		(Column G) All Other Loans, All Leases, and All Other Assets		
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.....	RCONB705	0	RCONB711	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCONHU09	0	RCONHU15	0	2.
3. Not applicable					3.
4. Past due loan amounts included in item 1:					4.
a. 30-89 days past due.....	RCONB733	0	RCONB739	0	4.a.
b. 90 days or more past due.....	RCONB740	0	RCONB746	0	4.b.

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.

Dollar amounts in thousands		(Column A) 1-4 Family Residential Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
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	RIADB753	0 5.a.
b. Recoveries.....	RIADB754	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 ¹			RCONHU19	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.....	RCONB776	0	RCONB782	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 ¹	RCONB783	0	RCONB789	0 10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCONB790	0	RCONB796	0 11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCONB797	0	RCONB803	0 12.

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.....	RCONB804	0		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	0		M.2.b.
c. Other financial assets (includes home equity lines) ¹	RCONA591	57,808		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).....	RCONF699	0		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: ²				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.....	RCONB806	0		M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	0		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.....	RCONB808	0		M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0		M.3.b.2.
4. Outstanding credit card fees and finance charges ²	RCONC407	0		M.4.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.
1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.
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, 2022, 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.

Schedule RC-T - Fiduciary and Related Services(Form Type - 041)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	Yes	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	Yes	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCONB867	Yes	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.....	RCONB868	463,957	RCONB869	79,003	RCONB870	471	RCONB871	21	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCONB872	21,769	RCONB873	178,719	RCONB874	12	RCONB875	33	5.a.
b. Employee benefit - defined benefit.....	RCONB876	44,868	RCONB877	79,165	RCONB878	2	RCONB879	4	5.b.
c. Other employee benefit and retirement-related accounts.....	RCONB880	38,112	RCONB881	2,876,316	RCONB882	115	RCONB883	42807	5.c.
6. Corporate trust and agency accounts.....	RCONB884	0	RCONB885	63,179	RCONC001	0	RCONC002	202	6.
7. Investment management and investment advisory agency accounts.....	RCONB886	387,747	RCONJ253	10,314	RCONB888	201	RCONJ254	6	7.
8. Foundation and endowment trust and agency accounts.....	RCONJ255	0	RCONJ256	0	RCONJ257	0	RCONJ258	0	8.
9. Other fiduciary accounts.....	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCONB894	956,453	RCONB895	3,286,696	RCONB896	801	RCONB897	43073	10.
11. Custody and safekeeping accounts.....			RCONB898	461,713			RCONB899	12072	11.
12. Not applicable									12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCONJ259	38,059	RCONJ260	2,876,316	RCONJ261	114	RCONJ262	42807	13.

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	3,582	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	189	15.a.
b. Employee benefit - defined benefit.....	RIADB906	93	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	10,574	15.c.
16. Corporate trust and agency accounts.....	RIADA479	1,006	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	1,705	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	0	18.
19. Other fiduciary accounts.....	RIADA480	0	19.
20. Custody and safekeeping accounts.....	RIADB909	230	20.
21. Other fiduciary and related services income.....	RIADB910	712	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	18,091	22.
23. Less: Expenses.....	RIADC058	12,549	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	0	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	0	25.
26. Net fiduciary and related services income.....	RIADA491	5,542	26.

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts	
Dollar amounts in thousands						
1. Managed assets held in fiduciary accounts:						
a. Noninterest-bearing deposits.....	RCONJ263	-314	RCONJ264	-99	RCONJ265	0
b. Interest-bearing deposits.....	RCONJ266	66,292	RCONJ267	9,898	RCONJ268	0
c. U.S. Treasury and U.S. Government agency obligations.....	RCONJ269	44,406	RCONJ270	1,562	RCONJ271	0
d. State, county, and municipal obligations.....	RCONJ272	65,384	RCONJ273	938	RCONJ274	0
e. Money market mutual funds.....	RCONJ275	13,561	RCONJ276	0	RCONJ277	0
f. Equity mutual funds.....	RCONJ278	70,262	RCONJ279	9,519	RCONJ280	0
g. Other mutual funds.....	RCONJ281	217,747	RCONJ282	64,546	RCONJ283	0
h. Common trust funds and collective investment funds.....	RCONJ284	0	RCONJ285	0	RCONJ286	0
i. Other short-term obligations.....	RCONJ287	0	RCONJ288	0	RCONJ289	0
j. Other notes and bonds.....	RCONJ290	30,941	RCONJ291	1,134	RCONJ292	0
k. Investments in unregistered funds and private equity investments.....	RCONJ293	1,112	RCONJ294	0	RCONJ295	0
l. Other common and preferred stocks.....	RCONJ296	71,965	RCONJ297	1,606	RCONJ298	0
m. Real estate mortgages.....	RCONJ299	55,523	RCONJ300	0	RCONJ301	0
n. Real estate.....	RCONJ302	0	RCONJ303	390	RCONJ304	0
o. Miscellaneous assets.....	RCONJ305	214,825	RCONJ306	15,255	RCONJ307	0
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCONJ308	851,704	RCONJ309	104,749	RCONJ310	0

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.....		RCONJ311	0	RCONJ312	0

Dollar amounts in thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:				M.2.
a. Corporate and municipal trusteeships.....	RCONB927	206	RCONB928424,346	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCONJ313	13	RCONJ31425,731	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	7		M.2.b.

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>					M.3.
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR	M.3.f.
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	0	RCONB946	0	M.3.h.

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:							M.4.
a. Personal trust and agency accounts.....	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management agency accounts.....	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	0	RIADB957	0	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	0	RIADB960	0	RIADB961	0	M.4.e.

Schedule RC-V - Variable Interest Entities(Form Type - 041)

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:					1.
a. Cash and balances due from depository institutions.....	RCONJ981	0	RCONJF84	0	1.a.
b. Securities not held for trading.....	RCONHU20	0	RCONHU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	RCONHU22	0	RCONHU23	0	1.c.
d. Other real estate owned.....	RCONK009	0	RCONJF89	0	1.d.
e. Other assets.....	RCONJF91	0	RCONJF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					2.
a. Other borrowed money.....	RCONJF92	0	RCONJF85	0	2.a.
b. Other liabilities.....	RCONJF93	0	RCONJF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	RCONK030	0	RCONJF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	RCONK033	0	RCONJF88	0	4.

Dollar amounts in thousands			
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	RCONJF77	0	5.
6. Total liabilities of ABCP conduit VIEs.....	RCONJF78	0	6.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 041)

Dollar amounts in thousands			
1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980	NR	2.



February 20, 2024

To Whom It May Concern

Chambers Bank is an Arkansas bank based in Danville, Arkansas. The bank had total assets of \$1.310 billion as of December 31, 2023.

1. The bank is in safe and sound financial condition as evidenced by the well-capitalized capital designation as stated in the Prompt Correction Action (PCA) section of the FDI Act Section 38 and Subpart H of 12 C.F.R Part 24.
2. Chambers Bank is eligible to receive deposits and is included on the list furnished by the Bank Commissioner of the Arkansas State Bank Department.
3. The bank is a member of the Federal Deposit Insurance Corporation.
4. The bank is a registered member of the Certificate of Deposit Registry Service (CDARS) and listed by CDARS as a participant in the CDARS program.
5. The bank meets the requirements of Ark. Code. Ann. § 19-8-111.
6. The bank will meet any other applicable law for deposit depositories of public funds.
7. The bank has a branch located at 4210 New Hope Road, Rogers, Arkansas which will service the deposit. Laura McMillan (Regional Branch Manager) will service the account and can provide any information as needed related to the deposit.

Please let us know if there are any further questions you may have.

Sincerely,

Landi Mkhize
Chief Financial Officer