

**Schedule RI-E—Continued**

		Year-to-date		
Dollar Amounts in Thousands		RIAD	Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	NR	4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17	NR	4.b.
	TEXT			
c.	B526 NR	B526	0	4.c.
	TEXT			
d.	B527 NR	B527	0	4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	4498 Primarily due to Capital Contributions.	4498	191,000	5.a.
	TEXT			
b.	4499 NR	4499	0	5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	NR	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	NR	6.b.
	TEXT			
c.	4521 FX translation adjustments	4521	(39,000)	6.c.
	TEXT			
d.	4522 Other	4522	0	6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	YES / NO	
		4769	YES	7.

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

Other noninterest income (from schedule RI, item 5.l): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l: 1.m Other translation -\$145,000M; Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d: N/A

1 Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.  
2 An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.  
3 Institutions that have not adopted ASU 2016-13 should report adjustments to the allowance for loan and lease losses in items 6.c and 6.d, if applicable.

# Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2021

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1).....				0081	25,021,000	1.a.
b. Interest-bearing balances (2).....				0071	266,083,000	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....				JJ34	173,899,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....				1773	269,656,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....				JA22	39,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold.....				RCON B987	0	3.a.
b. Securities purchased under agreements to resell (5,6).....				RCFD B989	68,044,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale.....				RCFD 5369	9,346,000	4.a.
b. Loans and leases held for investment.....	B528	645,222,000				4.b.
c. LESS: Allowance for loan and lease losses (7).....	3123	17,265,000				4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	627,957,000		4.d.
5. Trading assets (from Schedule RC-D).....			3545	144,299,000		5.
6. Premises and fixed assets (including capitalized leases).....			2145	12,042,000		6.
7. Other real estate owned (from Schedule RC-M).....			2150	22,000		7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	6,083,000		8.
9. Direct and indirect investments in real estate ventures.....			3656	0		9.
10. Intangible assets (from Schedule RC-M).....			2143	14,966,000		10.
11. Other assets (from Schedule RC-F) (6).....			2160	75,770,000		11.
12. Total assets (sum of items 1 through 11).....			2170	1,693,227,000		12.
<b>Liabilities</b>						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)						
(1) Noninterest-bearing (8).....	RCON 6631	153,194,000		2200	675,602,000	13.a.1.
(2) Interest-bearing.....	RCON 6636	522,408,000				13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)						
(1) Noninterest-bearing.....	RCFN 6631	79,130,000		2200	652,858,000	13.b.1.
(2) Interest-bearing.....	RCFN 6636	573,728,000				13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (9).....			RCON 8993	0		14.a.
b. Securities sold under agreements to repurchase (10).....			RCFD 8995	14,247,000		14.b.
15. Trading liabilities (from Schedule RC-D).....			RCFD 3548	64,730,000		15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....			RCFD 3190	55,746,000		16.

1 Includes cash items in process of collection and unposted debits.

2 Includes time certificates of deposit not held for trading.

3 Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

7 Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

8 Includes noninterest-bearing, demand, time, and savings deposits.

9 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

10 Includes all securities repurchase agreements, regardless of maturity.

**Schedule RC—Continued**

Dollar Amounts in Thousands		RCFD	Amount	
<b>Liabilities - continued</b>				
17. and 18. Not applicable				
19. Subordinated notes and debentures (1).....		3200	12,000,000	19.
20. Other liabilities (from Schedule RC-G).....		2930	52,960,000	20.
21. Total liabilities (sum of items 13 through 20).....		2948	1,528,143,000	21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....		3838	2,100,000	23.
24. Common stock.....		3230	751,000	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	146,741,000	25.
26. a. Retained earnings.....		3632	32,560,000	26.a.
b. Accumulated other comprehensive income (2).....		B530	(17,741,000)	26.b.
c. Other equity capital components (3).....		A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	164,411,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	673,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	165,084,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,693,227,000	29.

**Memoranda**

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

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

RCFD	Number	
6724	NR	M.1.

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

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

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

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

RCON	Date	
8678	NR	M.2.

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

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	5,940,000			
a. Cash items in process of collection and unposted debits.....			0020	2,662,000	1.a.
b. Currency and coin.....			0080	1,054,000	1.b.
2. Balances due from depository institutions in the U.S.....	0082	175,000	0082	138,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	144,889,000	0070	406,000	3.
4. Balances due from Federal Reserve Banks.....	0090	140,100,000	0090	140,100,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	291,104,000	0010	144,360,000	5.

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	72,342,000	0213	72,010,000	1286	124,932,000	1287	125,855,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	8,636,000	8497	9,232,000	8498	2,393,000	8499	2,379,000	3.

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	968,000	G301	1,017,000	G302	770,000	G303	767,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	61,010,000	G305	61,809,000	G306	27,291,000	G307	27,638,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	345,000	G311	346,000	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	1,134,000	G313	1,180,000	G314	2,731,000	G315	2,824,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	757,000	G321	758,000	G322	57,000	G323	57,000	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,275,000	K143	1,395,000	K144	348,000	K145	392,000	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	1,000,000	K151	1,039,000	K152	291,000	K153	298,000	4.c.2.a.
(b) All other commercial MBS.....	K154	728,000	K155	728,000	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	194,000	C027	196,000	5.a.
b. Structured financial products.....	HT58	26,108,000	HT59	26,086,000	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	335,000	1741	335,000	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	108,450,000	1746	108,569,000	6.b.
7. Not applicable									
8. Total (sum of items 1 through 6.b) (2).....	1754	173,958,000	1771	175,254,000	1772	268,137,000	1773	269,656,000	8.

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

2 For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

**Schedule RC-B—Continued**

**Memoranda**

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities (1).....		0416	236,899,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)				
(1) Three months or less.....	A549		53,238,000	M.2.a.1.
(2) Over three months through 12 months.....	A550		53,515,000	M.2.a.2.
(3) Over one year through three years.....	A551		85,369,000	M.2.a.3.
(4) Over three years through five years.....	A552		98,522,000	M.2.a.4.
(5) Over five years through 15 years.....	A553		48,294,000	M.2.a.5.
(6) Over 15 years.....	A554		7,149,000	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)				
(1) Three months or less.....	A555		628,000	M.2.b.1.
(2) Over three months through 12 months.....	A556		174,000	M.2.b.2.
(3) Over one year through three years.....	A557		35,000	M.2.b.3.
(4) Over three years through five years.....	A558		17,000	M.2.b.4.
(5) Over five years through 15 years.....	A559		5,614,000	M.2.b.5.
(6) Over 15 years.....	A560		84,261,000	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)				
(1) Three years or less.....	A561		1,716,000	M.2.c.1.
(2) Over three years.....	A562		5,082,000	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		75,314,000	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

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

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

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

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

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

**Schedule RC-B—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>									
<b>5. Asset-backed securities (ABS)</b> (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....									
	B838	0	B839	0	B840	0	B841	0	M.5.a.
	B842	0	B843	0	B844	0	B845	0	M.5.b.
	B846	0	B847	0	B848	194,000	B849	196,000	M.5.c.
	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans.....									
	B854	0	B855	0	B856	0	B857	0	M.5.e.
	B858	0	B859	0	B860	0	B861	0	M.5.f.
<b>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):</b>									
a. Trust preferred securities issued by financial institutions.....									
	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....									
	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....									
	G356	26,108,000	G357	26,086,000	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....									
	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....									
	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....									
	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....									
	G372	0	G373	0	G374	0	G375	0	M.6.g.

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



# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (2).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	324,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	6,526,000	F159	6,430,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	67,000	1420	66,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	8,941,000	1797	6,201,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	120,664,000	5367	84,136,000	1.c.2.a.
(b) Secured by junior liens.....	5368	3,377,000	5368	1,894,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	8,377,000	1460	8,297,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	3,601,000	F160	1,286,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	17,706,000	F161	9,606,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	92,000	2.a.
(1) To foreign branches of other U.S. banks.....	B532	92,000			
(2) To other commercial banks in the U.S.....	B533	27,000			
b. To other depository institutions in the U.S.....	B534	0	B534	0	2.b.
c. To banks in foreign countries.....			B535	2,231,000	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	36,000			
(2) To other banks in foreign countries.....	B537	11,237,000			
3. Loans to finance agricultural production and other loans to farmers.....	1590	622,000	1590	22,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	52,124,000	1763	50,771,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	99,677,000	1764	8,598,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	135,184,000	B538	118,480,000	6.a.
b. Other revolving credit plans.....	B539	7,020,000	B539	903,000	6.b.
c. Automobile loans.....	K137	4,000	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	13,937,000	K207	1,333,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,509,000	2081	472,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	497,000	2107	497,000	8.

<sup>1</sup> Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

<sup>2</sup> When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

**Schedule RC-C—Continued**

**Part I. Continued**

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563	160,503,000			9.
a. Loans to nondepository financial institutions:			J454	64,651,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured):			1545	928,000	9.b.1.
(2) All other loans (exclude consumer loans):			J451	26,672,000	9.b.2.
10. Lease financing receivables (net of unearned income):			2165	506,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases):	F162	0			10.a.
b. All other leases:	F163	516,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):	2122	654,568,000	2122	394,087,000	12.

**Memoranda**

	Dollar Amounts in Thousands		RCON	Amount	
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans:			K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans:			K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices:			F576	995,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices:			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties:			K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties:			K162	0	M.1.d.2.
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile):			K163	1,000	M.1.e.1.
(2) To non-U.S. addressees (domicile):			K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures):			K165	2,224,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices:			RCON		
(2) Not applicable			K166	0	M.1.f.1.
(3) Loans to finance agricultural production and other loans to farmers:			RCFD		
(4) Loans to individuals for household, family, and other personal expenditures:			K168	0	M.1.f.3.
(a) Credit card:			K098	1,670,000	M.1.f.4.a.
(b) Automobile loans:			K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans):			K204	381,000	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f):			HK25	3,220,000	M.1.g.

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

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands		RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,2)					
(1) Three months or less.....	A564	2,552,000			M.2.a.1.
(2) Over three months through 12 months.....	A565	2,012,000			M.2.a.2.
(3) Over one year through three years.....	A566	3,185,000			M.2.a.3.
(4) Over three years through five years.....	A567	3,543,000			M.2.a.4.
(5) Over five years through 15 years.....	A568	29,717,000			M.2.a.5.
(6) Over 15 years.....	A569	42,455,000			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)			RCFD		
(1) Three months or less.....	A570	451,100,000			M.2.b.1.
(2) Over three months through 12 months.....	A571	34,403,000			M.2.b.2.
(3) Over one year through three years.....	A572	66,275,000			M.2.b.3.
(4) Over three years through five years.....	A573	6,545,000			M.2.b.4.
(5) Over five years through 15 years.....	A574	7,311,000			M.2.b.5.
(6) Over 15 years.....	A575	1,890,000			M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247	332,476,000			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....	2746	7,486,000			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	RCON				
	5370	36,637,000			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFD				
	B837	54,821,000			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....	C391	2,800,000			M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....	C779	NR			M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780	NR			M.7.b.

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

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		RCON	Amount
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>					
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....					
	F230		0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of December 31, 2020, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....					
	F231		NR		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....					
	F232		NR		M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....					
	F577		379,000		M.9.
10. and 11. Not applicable					

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

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

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands	RCON	Amount	
<b>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.</b>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....					
	G376		NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....					
	RIAD				
	G377		NR		M.13.b.
<b>Memorandum item 14 is to be completed by all banks.</b>					
	RCFD				
	G378	230,637,000			M.14.
<b>Memorandum item 15 is to be completed for the December report only.</b>					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	RCON				
	J466		NR		M.15.a.1.
(2) Proprietary reverse mortgages.....					
	J467		NR		M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	J468		NR		M.15.b.1.
(2) Proprietary reverse mortgages.....					
	J469		NR		M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	J470		NR		M.15.c.1.
(2) Proprietary reverse mortgages.....					
	J471		NR		M.15.c.2.
<b>Memorandum item 16 is to be completed by all banks.</b>					
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....					
	LE75	395,000			M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>					
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:					
a. Number of Section 4013 loans outstanding.....					
	LG24		CONF		M.17.a.
b. Outstanding balance of Section 4013 loans.....					
	LG25		CONF		M.17.b.

# Schedule RC-C—Continued

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

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

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

### Loans to Small Businesses

1. and 2. Not applicable

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands		RCON	Number	RCON	Amount
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....					
	5564	90	5565	4,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....					
	5566	229	5567	40,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....					
	5568	502	5569	146,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....					
	5570	2,373,742	5571	6,827,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....					
	5572	5,756	5573	747,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....					
	5574	2,943	5575	1,333,000	4.c.

**Schedule RC-C—Continued**

**Part II—Continued**

**Agricultural Loans to Small Farms**

5. and 6. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less.....	5578	0	5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	1	5583	0	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of \$100,000 or less.....	5584	3,290	5585	15,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	22	5587	2,000	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	2	5589	1,000	8.c.

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

	Dollar Amounts in Thousands		
	RCFD	Amount	
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	22,695,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	742,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	74,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	97,000	5.a.
b. All other debt securities.....	G386	34,369,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.1.
(2) All other loans secured by real estate.....	HT64	0	6.a.2.
b. Commercial and industrial loans.....	F614	5,505,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	1,605,000	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	10,174,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	69,038,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	144,299,000	12.
<b>Liabilities</b>			
13. a. Liability for short positions.....	3546	12,291,000	13.a.
b. Other trading liabilities.....	F624	96,000	13.b.
14. Derivatives with a negative fair value.....	3547	52,343,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	64,730,000	15.

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



# Schedule RC-D—Trading Assets and Liabilities

## Memoranda

	Dollar Amounts in Thousands		Consolidated Bank					
	RCFD	Amount						
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):								
a. Loans secured by real estate:								
(1) Loans secured by 1-4 family residential properties.....	HT66	0		M.1.a.1.				
(2) All other loans secured by real estate.....	HT67	0		M.1.a.2.				
b. Commercial and industrial loans.....	F632	5,535,000		M.1.b.				
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0		M.1.c.				
d. Other loans.....	F636	1,613,000		M.1.d.				
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>								
2. Loans measured at fair value that are past due 90 days or more:								
a. Fair value.....	F639	29,000		M.2.a.				
b. Unpaid principal balance.....	F640	30,000		M.2.b.				
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):								
a. Trust preferred securities issued by financial institutions.....	G299	0		M.3.a.				
b. Trust preferred securities issued by real estate investment trusts.....	G332	0		M.3.b.				
c. Corporate and similar loans.....	G333	97,000		M.3.c.				
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0		M.3.d.				
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0		M.3.e.				
f. Diversified (mixed) pools of structured financial products.....	G651	0		M.3.f.				
g. Other collateral or reference assets.....	G652	0		M.3.g.				
4. Pledged trading assets:								
a. Pledged securities.....	G387	1,996,000		M.4.a.				
b. Pledged loans.....	G388	0		M.4.b.				
5. Asset-backed securities:								
a. Credit card receivables.....	F643	0		M.5.a.				
b. Home equity lines.....	F644	0		M.5.b.				
c. Automobile loans.....	F645	0		M.5.c.				
d. Other consumer loans.....	F646	0		M.5.d.				
e. Commercial and industrial loans.....	F647	0		M.5.e.				
f. Other.....	F648	0		M.5.f.				
6. Not applicable								
7. Equity securities (included in Schedule RC-D, item 9, above):								
a. Readily determinable fair values.....	F652	6,944,000		M.7.a.				
b. Other.....	F653	175,000		M.7.b.				
8. Loans pending securitization.....	F654	0		M.8.				
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)								
a. <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>F655</td><td>NR</td></tr></table>	TEXT		F655	NR	F655	NR		M.9.a.
TEXT								
F655	NR							
b. <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>F656</td><td>NR</td></tr></table>	TEXT		F656	NR	F656	NR		M.9.b.
TEXT								
F656	NR							
c. <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>F657</td><td>NR</td></tr></table>	TEXT		F657	NR	F657	NR		M.9.c.
TEXT								
F657	NR							
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):								
a. <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>F658</td><td>Revaluation Losses on Foreign Exchange Spot Contracts</td></tr></table>	TEXT		F658	Revaluation Losses on Foreign Exchange Spot Contracts	F658	96,000		M.10.a.
TEXT								
F658	Revaluation Losses on Foreign Exchange Spot Contracts							
b. <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>F659</td><td>NR</td></tr></table>	TEXT		F659	NR	F659	NR		M.10.b.
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F659	NR							
c. <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>F660</td><td>NR</td></tr></table>	TEXT		F660	NR	F660	NR		M.10.c.
TEXT								
F660	NR							

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

2 Exclude equity securities.

# Schedule RC-E—Deposit Liabilities

## Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits <sup>1</sup> (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<b>Deposits of:</b>						
1. Individuals, partnerships, and corporations.....	B549	274,828,000			B550	337,244,000 1.
2. U.S. Government.....	2202	19,000			2520	0 2.
3. States and political subdivisions in the U.S.....	2203	1,646,000			2530	1,754,000 3.
4. Commercial banks and other depository institutions in the U.S.....	B551	7,640,000			B552	381,000 4.
5. Banks in foreign countries.....	2213	35,150,000			2236	1,000,000 5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	14,600,000			2377	1,340,000 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	333,883,000	2210	329,441,000	2385	341,719,000 7.

## Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	25,153,000	M.1.a.
b. Total brokered deposits.....	2365	60,324,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	48,843,000	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	44,875,000	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	11,434,000	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits.....	JH83	0	M.1.g.

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

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

**Schedule RC-E—Continued**

**Part I—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	6810	302,969,000	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	9,874,000	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	11,666,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	5,909,000	M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	11,301,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....			
	F233	292,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less.....	HK07	7,895,000	M.3.a.1.
(2) Over three months through 12 months.....	HK08	5,139,000	M.3.a.2.
(3) Over one year through three years.....	HK09	3,425,000	M.3.a.3.
(4) Over three years.....	HK10	1,116,000	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....			
	HK11	13,034,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)			
(1) Three months or less.....	HK12	8,394,000	M.4.a.1.
(2) Over three months through 12 months.....	HK13	2,628,000	M.4.a.2.
(3) Over one year through three years.....	HK14	242,000	M.4.a.3.
(4) Over three years.....	HK15	37,000	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....			
	K222	10,922,000	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....			
	RCON	YES / NO	
	P752	YES	M.5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P753	2,890,000	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P754	1,277,000	M.6.b.

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

**Schedule RC-E—Continued**

**Part I—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCFN	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	122,564,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	178,672,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	8,033,000	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	1,840,000	M.7.b.2.

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	577,235,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	3,217,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	40,108,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	31,703,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	595,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	652,858,000	6.

**Memorandum**

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	106,305,000	M.1.

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable (2).....			B556	3,832,000	1.
2.	Net deferred tax assets (3).....			2148	12,800,000	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	5,545,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	47,000	5.a.
b.	Separate account life insurance assets.....			K202	5,227,000	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	48,319,000	6.
a.	Prepaid expenses.....	2166	NR			6.a.
b.	Repossessed personal property (including vehicles).....	1578	NR			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	NR			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	NR			6.d.
e.	Computer software.....	FT33	NR			6.e.
f.	Accounts receivable.....	FT34	NR			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	NR			6.g.
h.	TEXT 3549 Brokerage Receivable	3549	18,079,000			6.h.
i.	TEXT 3550 NR	3550	NR			6.i.
j.	TEXT 3551 NR	3551	NR			6.j.
7.	Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160	75,770,000	7.

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices (6).....			3645	94,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	10,836,000	1.b.
2.	Net deferred tax liabilities (3).....			3049	535,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures (7).....			B557	1,939,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	39,556,000	4.
a.	Accounts payable.....	3066	15,479,000			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
f.	TEXT 3552 NR	3552	0			4.f.
g.	TEXT 3553 NR	3553	0			4.g.
h.	TEXT 3554 NR	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	52,960,000	5.

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

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

To be completed only by banks with foreign offices.

	Domestic Offices	
	RCON	Amount
Dollar Amounts in Thousands		
1. and 2. Not applicable		
3. Securities purchased under agreements to resell.....	B989	29,505,000
4. Securities sold under agreements to repurchase (1).....	B995	11,613,000
5. Other borrowed money..... <i>EITHER</i>	3190	48,850,000
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs..... <i>OR</i>	2163	0
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	36,990,000
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	1,008,123,000
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	806,049,000

	(Column A) Amortized Cost of Held-to-Maturity Securities <sup>2</sup>		(Column B) Fair Value of Available-for-Sale Securities	
	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands				
10. U.S. Treasury securities.....	0211	72,342,000	1287	103,270,000
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	0
12. Securities issued by states and political subdivisions in the U.S.....	8496	8,636,000	8499	2,379,000
13. Mortgage-backed securities (MBS):				
a. Mortgage pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	63,252,000	G390	28,797,000
(2) Other mortgage pass-through securities.....	1709	0	1713	0
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G393	2,134,000	G394	3,122,000
(2) All other mortgage-backed securities.....	1733	987,000	1736	0
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	335,000
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	18,132,000	G400	18,339,000
16. Not applicable				
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	165,483,000	1773	156,242,000

	RCON	Amount
18. Equity investments not held for trading:		
a. Equity securities with readily determinable fair values (4).....	JA22	25,000
b. Equity investments without readily determinable fair values.....	1752	5,187,000

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

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

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

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

**Schedule RC-H—Continued**

	Dollar Amounts in Thousands		Domestic Offices	
	RCFN	Amount	RCFN	Amount
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
19. Total trading assets.....	3545	58,457,000		19.
20. Total trading liabilities.....	3548	33,543,000		20.
21. Total loans held for trading.....	HT71	5,436,000		21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>				
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	5,553,000		22.

**Schedule RC-I—Assets and Liabilities of IBFs**

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

	Dollar Amounts in Thousands		RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133	2,851,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	29,122,000			2.

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

		Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>						
1.	Interest-bearing balances due from depository institutions.....	3381	290,145,000			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	184,969,000			2.
3.	Mortgage-backed securities (2).....	B559	99,609,000			3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	151,071,000			4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	68,979,000			5.
6.	Loans:					
	a. Loans in domestic offices:					
	(1) Total loans.....	RCON 3360	384,887,000			6.a.1.
	(2) Loans secured by real estate:					
	(a) Loans secured by 1–4 family residential properties.....	3465	91,613,000			6.a.2.a.
	(b) All other loans secured by real estate.....	3466	23,853,000			6.a.2.b.
	(3) Loans to finance agricultural production and other loans to farmers.....	3386	22,000			6.a.3.
	(4) Commercial and industrial loans.....	3387	59,729,000			6.a.4.
	(5) Loans to individuals for household, family, and other personal expenditures:					
	(a) Credit cards.....	B561	116,943,000			6.a.5.a.
	(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	2,387,000			6.a.5.b.
	b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3360	258,871,000			6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>						
7.	Trading assets.....	RCFD 3401	133,448,000			7.
8.	Lease financing receivables (net of unearned income).....	RCFD 3484	511,000			8.
9.	Total assets (4).....	RCFD 3368	1,693,231,000			9.
<b>Liabilities</b>						
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON 3485	244,649,000			10.
11.	Nontransaction accounts in domestic offices:					
	a. Savings deposits (includes MMDAs).....	B563	308,226,000			11.a.
	b. Time deposits of \$250,000 or less.....	HK16	17,123,000			11.b.
	c. Time deposits of more than \$250,000.....	HK17	11,510,000			11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3404	581,638,000			12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353	13,507,000			13.
14.	Other borrowed money (includes mortgage indebtedness).....	RCFD 3355	63,577,000			14.

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

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

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

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

a) Debt securities at amortized cost.

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

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



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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	8,841,000			1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....						
		RCON				
		HT72	NR			1.a.1.
		RCFD				
b.	Credit card lines.....	3815	694,500,000			1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets<sup>1</sup> or \$300 million or more in credit card lines<sup>2</sup> (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1) Unused consumer credit card lines.....						
		J455	643,224,000			1.b.1.
(2) Other unused credit card lines.....						
		J456	51,276,000			1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1-4 family residential construction loan commitments.....						
		F164	61,000			1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
		F165	7,683,000			1.c.1.b.
(2) NOT secured by real estate.....						
		6550	8,092,000			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans.....						
		J457	200,127,000			1.e.1.
(2) Loans to financial institutions.....						
		J458	48,076,000			1.e.2.
(3) All other unused commitments.....						
		J459	67,470,000			1.e.3.
2. Financial standby letters of credit.....						
		3819	91,178,000			2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	23,982,000			2.a.
3. Performance standby letters of credit.....						
		3821	11,718,000			3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	1,234,000			3.a.
4. Commercial and similar letters of credit.....						
		3411	5,643,000			4.
5. Not applicable						
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....						
		3433	138,085,000			6.a.
b. Securities borrowed.....						
		3432	0			6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	517,102,000	C969	564,795,000	7.a.1.
(2) Total return swaps.....						
		C970	6,042,000	C971	16,280,000	7.a.2.
(3) Credit options.....						
		C972	29,757,000	C973	29,748,000	7.a.3.
(4) Other credit derivatives.....						
		C974	0	C975	0	7.a.4.

<sup>1</sup> For the \$300 million and \$1 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

<sup>2</sup> The \$300 million credit card lines test is based on the credit card lines reported in the June 30, 2020, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
	RCFD	Amount	RCFD	Amount	
	7. b. Gross fair values:				
(1) Gross positive fair value.....	C219	9,600,000	C221	2,076,000	7.b.1.
(2) Gross negative fair value.....	C220	1,656,000	C222	10,216,000	7.b.2.
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection .....	G401	552,901,000			7.c.1.a.
(b) Purchased protection .....	G402	578,432,000			7.c.1.b.
(2) All other positions:					
(a) Sold protection .....	G403	0			7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404	31,795,000			7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405	596,000			7.c.2.c.

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: <sup>2</sup>							
(a) Investment grade.....	G406	69,930,000	G407	318,684,000	G408	23,776,000	7.d.1.a.
(b) Subinvestment grade .....	G409	50,149,000	G410	87,676,000	G411	2,686,000	7.d.1.b.
(2) Purchased credit protection: <sup>3</sup>							
(a) Investment grade.....	G412	77,822,000	G413	352,290,000	G414	26,607,000	7.d.2.a.
(b) Subinvestment grade .....	G415	52,035,000	G416	97,747,000	G417	4,322,000	7.d.2.b.

	RCFD		Amount	
8. Spot foreign exchange contracts.....	8765		408,865,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....	3430		0	9.
a. Not applicable				
b. Commitments to purchase when-issued securities .....	3434		0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	C978		0	9.c.
d. TEXT 3555 NR	3555		0	9.d.
e. TEXT 3556 NR	3556		0	9.e.
f. TEXT 3557 NR	3557		0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....	5591		0	10.
a. Commitments to sell when-issued securities .....	3435		0	10.a.
b. TEXT 5592 NR	5592		0	10.b.
c. TEXT 5593 NR	5593		0	10.c.
d. TEXT 5594 NR	5594		0	10.d.
e. TEXT 5595 NR	5595		0	10.e.

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

**Schedule RC-L—Continued**

Dollar Amounts in Thousands RCFD Amount

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

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

a. Sales for which the reporting bank is the acquiring bank .....	C223	145,944,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk .....	C224	0	11.b.

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts Amount	Foreign Exchange Contracts Amount	Equity Derivative Contracts Amount	Commodity and Other Contracts Amount	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCFD 8693 491,978,000	RCFD 8694 13,013,000	RCFD 8695 3,791,000	RCFD 8696 49,047,000	12.a.
b. Forward contracts.....	RCFD 8697 2,760,901,000	RCFD 8698 4,175,461,000	RCFD 8699 322,000	RCFD 8700 52,162,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701 114,287,000	RCFD 8702 8,000	RCFD 8703 41,865,000	RCFD 8704 68,631,000	12.c.1.
(2) Purchased options.....	RCFD 8705 141,958,000	RCFD 8706 199,000	RCFD 8707 41,481,000	RCFD 8708 65,811,000	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709 1,557,581,000	RCFD 8710 801,599,000	RCFD 8711 350,513,000	RCFD 8712 44,167,000	12.d.1.
(2) Purchased options.....	RCFD 8713 1,424,050,000	RCFD 8714 793,422,000	RCFD 8715 286,704,000	RCFD 8716 44,885,000	12.d.2.
e. Swaps.....	RCFD 3450 21,563,365,000	RCFD 3826 6,769,585,000	RCFD 8719 402,975,000	RCFD 8720 95,793,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126 27,961,319,000	RCFD A127 12,493,102,000	RCFD 8723 1,127,651,000	RCFD 8724 420,496,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725 92,801,000	RCFD 8726 60,185,000	RCFD 8727 0	RCFD 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589 20,218,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733 251,969,000	RCFD 8734 120,429,000	RCFD 8735 38,495,000	RCFD 8736 14,401,000	15.a.1.
(2) Gross negative fair value.....	RCFD 8737 243,387,000	RCFD 8738 117,737,000	RCFD 8739 45,026,000	RCFD 8740 13,395,000	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741 1,431,000	RCFD 8742 839,000	RCFD 8743 0	RCFD 8744 0	15.b.1.
(2) Gross negative fair value.....	RCFD 8745 1,480,000	RCFD 8746 824,000	RCFD 8747 0	RCFD 8748 0	15.b.2.

**Schedule RC-L—Continued**

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

	(Column A) Banks and Securities		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount
16. Over-the counter derivatives:	Dollar Amounts in Thousands								
a. Net current credit exposure .....									
b. Fair value of collateral:									
(1) Cash—U.S. dollar.....	G418	28,132,000		G420	1,555,000	G421	7,741,000	G422	40,870,000
(2) Cash—Other currencies.....	G423	8,689,000		G425	7,790,000	G426	228,000	G427	16,026,000
(3) U.S. Treasury securities.....	G428	10,901,000		G430	111,000	G431	3,258,000	G432	3,555,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G433	2,964,000		G435	1,182,000	G436	0	G437	2,958,000
(5) Corporate bonds.....	G438	1,711,000		G440	0	G441	0	G442	42,000
(6) Equity securities.....	G443	926,000		G445	0	G446	137,000	G447	269,000
(7) All other collateral.....	G448	533,000		G450	33,000	G451	0	G452	3,126,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G453	4,777,000		G455	120,000	G456	593,000	G457	2,381,000
	G458	30,501,000		G460	9,236,000	G461	4,216,000	G462	28,357,000

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

**Schedule RC-M—Memoranda**

Dollar Amounts in Thousands		RCFD	Amount	
<b>1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:</b>				
<b>a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....</b>				
		6164	20,000	1.a.
<b>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.....</b>				
	Number			
6165	8			1.b.
<b>2. Intangible assets:</b>				
<b>a. Mortgage servicing assets.....</b>				
		3164	419,000	2.a.
<b>(1) Estimated fair value of mortgage servicing assets.....</b>				
A590		419,000		2.a.1.
<b>b. Goodwill.....</b>				
		3163	10,572,000	2.b.
<b>c. All other intangible assets.....</b>				
		JF76	3,975,000	2.c.
<b>d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....</b>				
		2143	14,966,000	2.d.
<b>3. Other real estate owned:</b>				
<b>a. Construction, land development, and other land in domestic offices.....</b>				
		5508	1,000	3.a.
<b>b. Farmland in domestic offices.....</b>				
		5509	0	3.b.
<b>c. 1-4 family residential properties in domestic offices.....</b>				
		5510	11,000	3.c.
<b>d. Multifamily (5 or more) residential properties in domestic offices.....</b>				
		5511	0	3.d.
<b>e. Nonfarm nonresidential properties in domestic offices.....</b>				
		5512	0	3.e.
<b>f. In foreign offices.....</b>				
		RCFN		
		5513	10,000	3.f.
<b>g. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....</b>				
		RCFD		
		2150	22,000	3.g.
<b>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).....</b>				
		JA29	39,000	4.
<b>5. Other borrowed money:</b>				
<b>a. Federal Home Loan Bank advances:</b>				
<b>(1) Advances with a remaining maturity or next repricing date of: (2)</b>				
<b>(a) One year or less.....</b>				
		F055	11,500,000	5.a.1.a.
<b>(b) Over one year through three years.....</b>				
		F056	0	5.a.1.b.
<b>(c) Over three years through five years.....</b>				
		F057	0	5.a.1.c.
<b>(d) Over five years.....</b>				
		F058	0	5.a.1.d.
<b>(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....</b>				
		2651	11,500,000	5.a.2.
<b>(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....</b>				
		F059	0	5.a.3.
<b>b. Other borrowings:</b>				
<b>(1) Other borrowings with a remaining maturity or next repricing date of: (4)</b>				
<b>(a) One year or less.....</b>				
		F060	37,524,000	5.b.1.a.
<b>(b) Over one year through three years.....</b>				
		F061	4,852,000	5.b.1.b.
<b>(c) Over three years through five years.....</b>				
		F062	124,000	5.b.1.c.
<b>(d) Over five years.....</b>				
		F063	1,746,000	5.b.1.d.
<b>(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....</b>				
		B571	17,207,000	5.b.2.
<b>c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....</b>				
		3190	55,746,000	5.c.

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

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

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

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

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

**Schedule RC-M—Continued**

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

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

8. Internet Website addresses and physical office trade names:

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

TEXT	4087	http:// www.citibank.com	8.a.
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b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):<sup>1</sup>

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

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

(1)	TE01 N529	NR	8.c.1.
(2)	TE02 N529	NR	8.c.2.
(3)	TE03 N529	NR	8.c.3.
(4)	TE04 N529	NR	8.c.4.
(5)	TE05 N529	NR	8.c.5.
(6)	TE06 N529	NR	8.c.6.

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

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

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Amount	
	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFD		
	F065	21,195,000	10.b.

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

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	YES / NO	
	G464	YES	12.

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

**Schedule RC-M—Continued**

Dollar Amounts in Thousands		RCON	Amount	
<b>13. Assets covered by loss-sharing agreements with the FDIC:</b>				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169	0		13.a.1a1
(2) Other construction loans and all land development and other land loans .....	K170	0		13.a.1a2
(b) Secured by farmland.....	K171	0		13.a.1b
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0		13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	K173	0		13.a.1.c2a
(b) Secured by junior liens .....	K174	0		13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0		13.a.1d
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0		13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0		13.a.1e2
(2) - (4) Not applicable	RCFD			
(5) All other loans and all leases.....	K183	0		13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land in domestic offices.....	K187	0		13.b.1.
(2) Farmland in domestic offices.....	K188	0		13.b.2.
(3) 1-4 family residential properties in domestic offices.....	K189	0		13.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0		13.b.4.
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0		13.b.5.
(6) In foreign offices.....	K260	0		13.b.6.
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	K192	0		13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461	0		13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0		13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
<b>14. Captive insurance and reinsurance subsidiaries:</b>				
a. Total assets of captive insurance subsidiaries (1).....	K193	NR		14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194	NR		14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
<b>15. Qualified Thrift Lender (QTL) test:</b>				
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).....	L133	NR		15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	L135	NR		15.b.

<sup>1</sup> Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

**Schedule RC-M—Continued**

Dollar Amounts in Thousands	RCON	Number	
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
<b>16. International remittance transfers offered to consumers:<sup>1</sup></b>			
<b>a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....</b>			
	N523	NR	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.<sup>2</sup></i>			
<b>b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:</b>			
<b>(1) Estimated dollar value of international remittance transfers.....</b>			
	N524	NR	16.b.1.
<b>(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....</b>			
	MM07	NR	16.b.2.
<b>(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....</b>			
	MQ52	NR	16.b.3.
<b>17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans<sup>3</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):</b>			
<b>a. Number of PPP loans outstanding.....</b>			
	LG26	41,234	17.a.
<b>b. Outstanding balance of PPP loans.....</b>			
	LG27	2,978,000	17.b.
<b>c. Outstanding balance of PPP loans pledged to the PPPLF.....</b>			
	LG28	0	17.c.
<b>d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:</b>			
<b>(1) One year or less.....</b>			
	LL59	0	17.d.1.
<b>(2) More than one year.....</b>			
	LL60	0	17.d.2.
<b>e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....</b>			
	LL57	0	17.e.
<b>18. Money Market Mutual Fund Liquidity Facility (MMLF):</b>			
<b>a. Outstanding balance of assets purchased under the MMLF.....</b>			
	LL61	0	18.a.
<b>b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....</b>			
	LL58	0	18.b.

**1** Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. Report information only about transfers for which the reporting institution is the provider.

**2** For the December 31, 2021, report date, your institution should complete Schedule RC-M, items 16.b.(1) through 16.b.(3), only if it reports 501 or more international remittance transfers in Schedule RC-M, item 16.a, in the December 31, 2021, Call Report or if it reported a combined total of 501 or more international remittance transfers in Schedule RC-M, item 16.d.(1), in the June 30 and December 31, 2020, Call Reports.

**3** Paycheck Protection Program (PPP) covered loans as defined in 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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	11,000	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	29,000	5399	0	5400	286,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	524,000	C237	292,000	C229	672,000	1.c.2.a.
(b) Secured by junior liens.....	C238	7,000	C239	0	C230	48,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	1,000	3501	2,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,000	F180	0	F182	15,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	37,000	F181	18,000	F183	57,000	1.e.2.
RCFN	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	100,000	B573	0	B574	242,000	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	6,000	5381	1,000	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	713,000	1252	118,000	1253	675,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	116,000	1255	35,000	1256	1,306,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	912,000	B576	1,065,000	B577	85,000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	151,000	K217	45,000	K218	57,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	573,000	5460	557,000	5461	105,000	7.

**Schedule RC-N—Continued**

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	8. Lease financing receivables						
a. Leases to individuals for household, family, and other personal expenditures.....							
	F166	0	F167	0	F168	0	8.a.
b. All other leases.....							
	F169	26,000	F170	0	F171	19,000	8.b.
9. Total loans and leases (sum of items 1 through 8).....							
	1406	3,195,000	1407	2,132,000	1403	3,580,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....							
	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....							
	K036	149,000	K037	275,000	K038	52,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....							
	K039	43,000	K040	66,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....							
	K042	95,000	K043	199,000	K044	36,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....							
	RCON		RCON		RCON		
	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....							
	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....							
	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....							
	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....							
	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....							
	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....							
	K063	0	K064	0	K065	0	12.a.4.

**Schedule RC-N—Continued**

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

**Schedule RC-N—Continued**

**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	96,000	F662	171,000	F663	434,000
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	1,000
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	1,000
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans:	RCFD		RCFD		RCFD	
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	64,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	199,000
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	142,000	K127	59,000	K128	199,000
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>						
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0
(2) Not applicable	RCFD		RCFD		RCFD	
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0
(4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	0	K275	0	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0

**Schedule RC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	238,000	HK27	230,000	HK28	898,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	12,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	158,000	1249	0	1250	255,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	4,000	C241	36,000	C226	225,000	M.5.

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

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	1,204,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	313,000	M.8.

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

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

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

# Schedule RC-O—Other Data for Deposit Insurance Assessments

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

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,115,778,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	390,305,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	390,305,000	3.
			RCFD		
4.	Average consolidated total assets for the calendar quarter.....		K652	1,690,960,000	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
			Amount		
5.	Average tangible equity for the calendar quarter (1).....		K654	150,069,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a.	One year or less.....		G465	5,719,000	7.a.
b.	Over one year through three years.....		G466	7,103,000	7.b.
c.	Over three years through five years.....		G467	6,555,000	7.c.
d.	Over five years.....		G468	3,674,000	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	12,000,000	8.d.
			RCON		
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a.	Fully consolidated brokered reciprocal deposits.....		L190	0	9.a.
10.	Banker's bank certification:				
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	YES / NO	
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>		K656	NO	10.
			Amount		
a.	Banker's bank deduction.....		K657	NR	10.a.
b.	Banker's bank deduction limit.....		K658	NR	10.b.
11.	Custodial bank certification:				
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659	YES	11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.<sup>2</sup></i>				
			Amount		
a.	Custodial bank deduction.....		K660	704,805,000	11.a.
b.	Custodial bank deduction limit.....		K661	134,198,000	11.b.

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

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

**Schedule RC-O—Continued**

**Memoranda**

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	176,525,000			M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
	Number	F050	19,302,177			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	523,795,000			M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
	Number	F052	181,352			M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	24,953,000			M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
	Number	F046	1,659,972			M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	200,000			M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
	Number	F048	459			M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3).....		5597	499,969,000			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT		RCON	FDIC Cert. No.			
A545	NR	A545	00000			M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....						
		RCFN				
		GW43	0			M.4.

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
 2 For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.  
 3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

**Schedule RC-O—Continued**

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

**Memoranda—Continued**

	Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
<b>5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....</b>		MW53	CONF	M.5.
<b>6. Criticized and classified items:</b>				
a. Special mention .....		K663	CONF	M.6.a.
b. Substandard .....		K664	CONF	M.6.b.
c. Doubtful .....		K665	CONF	M.6.c.
d. Loss .....		K666	CONF	M.6.d.
<b>7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:</b>				
a. Nontraditional 1-4 family residential mortgage loans .....		N025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....		N026	CONF	M.7.b.
<b>8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:</b>				
a. Higher-risk consumer loans .....		N027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans .....		N028	CONF	M.8.b.
<b>9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:</b>				
a. Higher-risk commercial and industrial loans and securities .....		N029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....		N030	CONF	M.9.b.
<b>10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:</b>				
a. Total unfunded commitments .....		K676	7,298,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....		K677	0	M.10.b.
<b>11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....</b>		K669	0	M.11.
<b>12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) .....</b>		RCON		
		K678	9,301,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
<b>13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):</b>		RCFD		
a. Construction, land development, and other land loans secured by real estate .....		N177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....		N178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....		N179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....		N180	NR	M.13.d.
e. Commercial and industrial loans .....		N181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....		N182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....		N183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities .....		M963	NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
<b>14. Amount of the institution's largest counterparty exposure .....</b>		K673	CONF	M.14.
<b>15. Total amount of the institution's 20 largest counterparty exposures .....</b>		K674	CONF	M.15.



**Schedule RC-O—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....	L189	349,000	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194	1,116,028,000	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195	390,305,000	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	5,719,000	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	500,219,000	M.17.d

**Schedule RC-O—Continued**

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

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

### Schedule RC-O—Continued

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

	Two-Year Probability of Default (PD)										(Column O) Derived Using <sup>1</sup> Number	
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)						
	20.01–22% Amount	22.01–26% Amount	26.01–30% Amount	> 30% Amount	Unscoreable Amount	Total Amount						
Dollar Amounts in Thousands												
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:												
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFD M972 CONF	RCFD M973 CONF	RCFD M974 CONF	RCFD M975 CONF	RCFD M976 CONF	RCFD M977 CONF	RCFD M978 CONF					
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFD M987 CONF	RCFD M988 CONF	RCFD M989 CONF	RCFD M990 CONF	RCFD M991 CONF	RCFD M992 CONF	RCFD M993 CONF					
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFD N003 CONF	RCFD N004 CONF	RCFD N005 CONF	RCFD N006 CONF	RCFD N007 CONF	RCFD N008 CONF	RCFD N009 CONF					
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD N018 CONF	RCFD N019 CONF	RCFD N020 CONF	RCFD N021 CONF	RCFD N022 CONF	RCFD N023 CONF	RCFD N024 CONF					
e. Credit cards.....	RCFD N048 CONF	RCFD N049 CONF	RCFD N050 CONF	RCFD N051 CONF	RCFD N052 CONF	RCFD N053 CONF	RCFD N054 CONF					
f. Automobile loans.....	RCFD N063 CONF	RCFD N064 CONF	RCFD N065 CONF	RCFD N066 CONF	RCFD N067 CONF	RCFD N068 CONF	RCFD N069 CONF					
g. Student loans	RCFD N078 CONF	RCFD N079 CONF	RCFD N080 CONF	RCFD N081 CONF	RCFD N082 CONF	RCFD N083 CONF	RCFD N084 CONF					
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFD N093 CONF	RCFD N094 CONF	RCFD N095 CONF	RCFD N096 CONF	RCFD N097 CONF	RCFD N098 CONF	RCFD N099 CONF					
i. Consumer leases.....	RCFD N108 CONF	RCFD N109 CONF	RCFD N110 CONF	RCFD N111 CONF	RCFD N112 CONF	RCFD N113 CONF	RCFD N114 CONF					
j. Total.....	RCFD N123 CONF	RCFD N124 CONF	RCFD N125 CONF	RCFD N126 CONF	RCFD N127 CONF	RCFD N128 CONF	RCFD N129 CONF					

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

# Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

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

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT81	1,095,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	1,453,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	2,312,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	FT05	2,279,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD		
	HT85	41,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCON		
	HT86	11,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	L191	CONF	7.a.
b. For representations and warranties made to other parties.....	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	32,000	7.c.

<sup>1</sup> Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands										
<b>Assets</b>										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	269,695,000	G474	0	G475	181,057,000	G476	87,401,000	G477	1,237,000
2. Federal funds sold and securities purchased under agreements to resell.....	G478	236,000	G479	0	G480	0	G481	236,000	G482	0
3. Loans and leases held for sale.....	G483	1,681,000	G484	0	G485	0	G486	1,641,000	G487	40,000
4. Loans and leases held for investment.....	G488	4,906,000	G489	0	G490	0	G491	4,512,000	G492	394,000
5. Trading assets:										
a. Derivative assets.....	3543	69,038,000	G493	392,057,000	G494	46,000	G495	452,742,000	G496	8,307,000
b. Other trading assets.....	G497	75,262,000	G498	416,000	G499	42,010,000	G500	33,150,000	G501	518,000
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....										
6. All other assets.....	F240	0	F684	0	F692	0	F241	0	F242	0
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G391	8,398,000	G392	0	G395	0	G396	7,936,000	G804	462,000
	G502	429,216,000	G503	392,473,000	G504	223,113,000	G505	587,618,000	G506	10,958,000

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

# Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands										
<b>Liabilities</b>										
8. Deposits.....	F252	2,750,000	F686	0	F694	0	F253	2,596,000	F254	154,000
9. Federal funds purchased and securities sold under agreements to repurchase										
10. Trading liabilities:	G507	0	G508	0	G509	0	G510	0	G511	0
a. Derivative liabilities.....										
b. Other trading liabilities.....	3547	52,343,000	G512	395,500,000	G513	20,000	G514	440,487,000	G515	7,336,000
11. Other borrowed money.....	G516	12,387,000	G517	416,000	G518	6,754,000	G519	6,047,000	G520	2,000
12. Subordinated notes and debentures.....	G521	2,267,000	G522	0	G523	0	G524	1,826,000	G525	441,000
13. All other liabilities.....	G526	0	G527	0	G528	0	G529	0	G530	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G805	2,331,000	G806	0	G807	0	G808	2,330,000	G809	1,000
	G531	72,078,000	G532	395,916,000	G533	6,774,000	G534	453,286,000	G535	7,934,000

## Memoranda

1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):										
a. Mortgage servicing assets.....	G536	NR	G537	NR	G538	NR	G539	NR	G540	NR
b. Nontrading derivative assets.....	G541	2,269,000	G542	NR	G543	NR	G544	2,240,000	G545	29,000
c. G546 Negotiable CDS	G546	5,663,000	G547	NR	G548	NR	G549	5,663,000	G550	NR
TEXT										
TEXT										
d. G551 NR	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR
TEXT										
G556 NR	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR
TEXT										
f. G561 NR	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):										
a. Loan commitments (not accounted for as derivatives).....	F261	NR	F689	NR	F697	NR	F262	NR	F263	NR
b. Nontrading derivative liabilities.....	G566	2,317,000	G567	NR	G568	NR	G569	2,316,000	G570	1,000
TEXT										
G571 NR	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR
TEXT										
G576 NR	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR
TEXT										
G581 NR	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR
TEXT										
f. G586 NR	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR

**Schedule RC-Q—Continued**

**Memoranda—Continued**

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	1,684,000	M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0	M.3.a.2.
b. Commercial and industrial loans.....	F585	4,167,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d. Other loans.....	F589	736,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91	1,649,000	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	4,194,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0	M.4.c.
d. Other loans.....	F601	730,000	M.4.d.

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands		RCFA	Amount	
<b>Common Equity Tier 1 Capital</b>					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	147,492,000			1.
2. Retained earnings (1).....	KW00	36,161,000			2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) .....					
	RCOA	Number			
	JJ29	2			2.a.
3. Accumulated other comprehensive income (AOCI).....					
	RCFA	Amount			
	B530	(17,741,000)			3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....					
	0=No	RCOA			
	1=Yes	P838	0		3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....					
	RCFA	Amount			
	P839	138,000			4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....					
	P840	166,050,000			5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....					
	P841	11,056,000			6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....					
	P842	3,676,000			7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....					
	P843	2,678,000			8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....					
	P844	NR			9.a.
b. Not applicable					
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....					
	P846	NR			9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....					
	P847	NR			9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....					
	P848	NR			9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....					
	P849	1,030,000			9.f.

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



Schedule RC-R—Continued

Part I - Continued

		Dollar Amounts in Thousands		RCFA	Amount
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	111,000
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	770,000

		Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions <sup>1</sup>		(Column B) Advanced Approaches Institutions <sup>1</sup>	
		RCFA	Amount	RCFW	Amount		
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0		11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	146,729,000		12.
13.a.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR				13.a.
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0		13.b.
14.a.	LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR				14.a.
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0		14.b.
15.a.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR				15.a.
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0		15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0		17.
18.	Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0		18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	146,729,000		19.

1 All non-advanced approaches institutions should complete column A for items 11-19; all advanced approaches institutions should complete column B for items 11-19.

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

3 All non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

**Schedule RC-R—Continued**

**Part I - Continued**

	Dollar Amounts in Thousands		RCFA	Amount	
<b>Additional Tier 1 Capital</b>					
20. Additional tier 1 capital instruments plus related surplus.....	P860	2,100,000			20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	29,000			22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	2,129,000			23.
24. LESS: Additional tier 1 capital deductions.....	P864	0			24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	2,129,000			25.
<b>Tier 1 Capital</b>					
26. Tier 1 capital (1) (sum of items 19 and 25).....	8274	148,858,000			26.
<b>Total Assets for the Leverage Ratio</b>					
27. Average total consolidated assets (2).....	KW03	1,696,832,000			27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	18,180,000			28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(2,029,000)			29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	1,680,681,000			30.
<b>Leverage Ratio*</b>					
31. Leverage ratio (item 26 divided by item 30) .....	RCFA	Percentage			31.
	7204	8.8570%			
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) .....	0=No	RCOA			31.a.
	1=Yes	LE74	0		

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

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

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

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

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

1 All non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

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

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



**Schedule RC-R—Continued**

**Part I - Continued**

	Dollar Amounts in Thousands		RCFA	Amount	
45. LESS: Tier 2 capital deductions.....			P872	NR	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....			5311	25,106,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....			RCFW		
			5311	16,604,000	46.b.
<b>Total Capital</b>					
47. a. Total capital (sum of items 26 and 46.a).....			3792	173,964,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....			RCFW		
			3792	165,462,000	47.b.
<b>Total Risk-Weighted Assets</b>			RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....			A223	1,093,887,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....			RCFW		
			A223	1,060,120,933	48.b.

**Risk-Based Capital Ratios\***

	Column A		Column B		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 48.b).....	P793	13.4135%	P793	13.8408%	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	7206	13.6082%	7206	14.0416%	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	7205	15.9033%	7205	15.6078%	51.

**Capital Buffer\***

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer .....	H311	7.6078%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer .....	RCFW	H312	2.5000% 52.b.

	Dollar Amounts in Thousands		RCFA	Amount	
53. Eligible retained income (1).....			H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2).....			H314	NR	54.
<b>Supplementary Leverage Ratio*</b>					
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:					
a. Total leverage exposure (3).....			H015	2,199,985,000	55.a.
b. Supplementary leverage ratio.....				Percentage	
			H036	6.7663%	55.b.

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

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

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

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

# Schedule RC-R—Continued

## Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II. Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules<sup>1</sup> and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) - (Column J) Allocation by Risk-Weight Category					(Column J) Amount					
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%		(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Dollar Amounts in Thousands</b>													
<b>Balance Sheet Asset Categories<sup>2</sup></b>													
1. Cash and balances due from depository institutions.....	RCFD D957	RCFD S396	RCFD D958								RCFD D959	RCFD D960	RCFD S398
	291,104,000	(19,000)	269,069,000								10,304,000	6,328,000	3,099,000
2. Securities:	RCFD D961	RCFD S399	RCFD D962	RCFD H174	RCFD H175						RCFD D963	RCFD D964	RCFD S400
a. Held-to-maturity securities (3).....	146,276,000	(59,000)	74,178,000	0	0						67,607,000	3,874,000	676,000
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21	RCFD S402	RCFD D967	RCFD H176	RCFD H177						RCFD D968	RCFD D969	RCFD S403
	269,440,000	0	231,867,000	2,000	0						31,725,000	2,002,000	633,000
3. Federal funds sold and securities purchased under agreements to resell:													
a. Federal funds sold.....	RCON D971	0	RCON D972								RCON D973	RCON S410	RCON S411
			0								0	0	0
b. Securities purchased under agreements to resell.....	RCFD H171	RCFD H172											
	68,044,000	68,044,000											
4. Loans and leases held for sale:													
a. Residential mortgage exposures.....	RCFD S413	RCFD S414	RCFD H173								RCFD S415	RCFD S416	RCFD S417
	2,810,000	0	0								74,000	1,341,000	1,395,000
b. High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174								RCFD H175	RCFD H176	RCFD H177
	0	0	0								0	0	0

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

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

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



**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):												
c. Exposures past due 90 days or more or on nonaccrual (1).....	RCFD S423 255,000	RCFD S424 0	RCFD S425 0	RCFD H178 0	RCFD H179 0	RCFD S426 0	RCFD S427 0	RCFD S428 0	RCFD S429 0	RCFD S430 0	RCFD S431 0	RCFD S432 0
d. All other exposures.....	RCFD S431 6,097,000	RCFD S432 0	RCFD S433 0	RCFD H180 0	RCFD H181 0	RCFD S434 666,000	RCFD S435 0	RCFD S436 4,982,000	RCFD S437 143,000	RCFD S438 0	RCFD S439 0	RCFD S440 0
5. Loans and leases held for investment (2):												
a. Residential mortgage exposures.....	RCFD S439 128,923,000	RCFD S440 0	RCFD S441 0	RCFD S442 0	RCFD S443 0	RCFD S444 1,028,000	RCFD S445 85,668,000	RCFD S446 42,227,000	RCFD S447 0	RCFD S448 0	RCFD S449 0	RCFD S450 0
b. High volatility commercial real estate exposures.....	RCFD S445 9,000	RCFD S446 0	RCFD S447 0	RCFD S448 0	RCFD S449 0	RCFD H180 0	RCFD H181 0	RCFD H182 0	RCFD H183 0	RCFD H184 0	RCFD H185 0	RCFD H186 0
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCFD S449 5,072,000	RCFD S450 0	RCFD S451 579,000	RCFD H182 0	RCFD H183 0	RCFD S452 35,000	RCFD S453 0	RCFD S454 0	RCFD S455 0	RCFD S456 0	RCFD S457 0	RCFD S458 0
d. All other exposures.....	RCFD S457 454,773,000	RCFD S458 0	RCFD S459 4,149,000	RCFD H184 3,966,000	RCFD H185 0	RCFD S460 5,034,000	RCFD S461 5,246,000	RCFD S462 418,270,000	RCFD S463 3,522,000	RCFD S464 0	RCFD S465 0	RCFD S466 0
6. LESS: Allowance for loan and lease losses (4).....	RCFD S123 17,265,000	RCFD S123 17,265,000										

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches <sup>1</sup>
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Dollar Amounts in Thousands									
Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (2).....								RCFD H277	RCFD H278
								0	0
4.c.								RCFD H279	RCFD H280
d. All other exposures.....								306,000	382,000
Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281	RCFD H282
b. High volatility commercial real estate exposures.....								0	0
5.a.								RCFD H283	RCFD H284
c. Exposures past due 90 days or more or on nonaccrual (3).....								0	0
5.b.								RCFD H285	RCFD H286
d. All other exposures.....								0	0
5.c.								RCFD H287	RCFD H288
6. LESS: Allowance for loan and lease losses.....								14,586,000	4,815,000
5.d.									
6.									

1 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.  
 2 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 3 For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.



**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands												
7. Trading assets.....	RCFD D976 144,268,000	RCFD S466 102,107,000	RCFD D977 24,856,000	RCFD H186 0	RCFD H187 0		RCFD D978 447,000	RCFD D979 152,000	RCFD D980 16,675,000	RCFD D985 RCFD H185	RCFD S467 0	7.
8. All other assets (1,2,3).....	RCFD D981 108,623,000	RCFD S469 20,304,500	RCFD D982 26,370,500	RCFD H188 39,000	RCFD H189 0		RCFD D983 815,000	RCFD D984 342,000	RCFD D985 41,263,200	RCFD H185 514,000		8.
a. Separate account bank-owned life insurance.....												8.a.
b. Default fund contributions to central counterparties.....												8.b.

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

2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
	0	0	0	0				31,000	39,000
8. All other assets (2).....	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
a. Separate account bank-owned life insurance.....	10,901,800	0	0	0				476,000	597,000
b. Default fund contributions to central counterparties.....								RCFD H296	RCFD H297
								5,276,000	1,085,190
								RCFD H298	RCFD H299
								2,321,000	1,309,000

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T)		(Column U)
			SSFA <sup>1</sup> Amount	Gross-Up Amount	
Dollar Amounts in Thousands					
Amount	Amount	Amount	Amount	Amount	Amount
RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	RCFD S479
27,623,000	27,623,000	0	6,173,000	0	9.a.
RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	0
255,000	255,000	0	51,000	0	9.b.
RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	0
31,000	29,000	2,000	36,000	0	9.c.
RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	0
56,889,000	56,649,000	240,000	19,267,000	0	9.d.
RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	0
40,830,000	40,786,000	44,000	9,807,000	0	10.

**Securitization Exposures: On- and Off-Balance Sheet**

- 9. On-balance sheet securitization exposures:
  - a. Held-to-maturity securities (2).....
  - b. Available-for-sale securities.....
  - c. Trading assets.....
  - d. All other on-balance sheet securitization exposures.....
- 10. Off-balance sheet securitization exposures.....

(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%	Amount	
RCFD 2170	RCFD S500	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
1,693,227,000	257,668,500	RCFD D987	RCFD HJ90	RCFD HJ91	RCFD D988	RCFD D989	RCFD D990	RCFD D990	RCFD S503	Amount	
		631,068,500	4,007,000	0	117,735,000	100,948,000	535,013,200	12,633,000	11.		

- 11. Total balance sheet assets (3).....

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
RCFD S504	RCFD S505	RCFD S506	RCFD S507	RCFD S507	RCFD S510	RCFD H300	RCFD H300
10,901,800	0	0	0	0	242,000	23,010,000	11.

- 11. Total balance sheet assets (3).....

<sup>1</sup> Simplified Supervisory Formula Approach.  
<sup>2</sup> Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a., column A, should report as a negative number in item 9.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.  
<sup>3</sup> For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	Allocation by Risk-Weight Category								
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)</b>												
12. Financial standby letters of credit.....	RCFD D991 42,642,000	1.0	RCFD D992 42,642,000	RCFD D993 1,619,000	RCFD HJ92 1,798,000	RCFD HJ93 0		RCFD D994 4,503,000	RCFD D995 1,723,000	RCFD D996 32,022,000	RCFD S511 977,000	
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 11,716,000	0.5	RCFD D998 5,858,000	RCFD D999 24,000				RCFD G603 827,000	RCFD G604 18,000	RCFD G605 4,844,000	RCFD S512 145,000	
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 6,124,000	0.2	RCFD G607 1,224,800	RCFD G608 8,000	RCFD HJ94 34,000	RCFD HJ95 0		RCFD G609 48,800	RCFD G610 19,000	RCFD G611 870,000	RCFD S513 245,000	
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	

<sup>1</sup> Credit conversion factor.

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	Allocation by Risk-Weight Category									
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%		
	RCFD S515		RCFD S516	Amount	RCFD S517	RCFD S518	RCFD S519	Amount	RCFD S520	RCFD S521	RCFD S522	Amount	RCFD S523
Dollar Amounts in Thousands													
16. Repo-style transactions (3).....	26,691,000	1.0	26,691,000	6,002,000	5,943,000	0		5,018,000	375,000	7,802,000	1,483,000	16.	
17. All other off-balance sheet liabilities.....	2,662,000	1.0	2,662,000	976,000				234,000	0	1,436,000	16,000	17.	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less.....	46,954,000	0.2	9,390,800	79,000	368,000	0		370,800	593,000	7,979,000	1,000	18.a.	
b. Original maturity exceeding one year .....	277,834,000	0.5	138,917,000	579,000	14,637,000	0		12,364,000	197,000	109,846,000	1,012,000	18.b.	
19. Unconditionally cancelable commitments .....	713,861,000	0.0	0	0								19.	
20. Over-the-counter derivatives .....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	20.	
			201,906,000	9,871,000	0	0	0	33,891,000	3,761,000	152,624,000	1,393,000		
21. Centrally cleared derivatives .....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	21.	
			46,696,000	0	46,315,000	0		0	0	381,000	0		
22. Unsettled transactions (failed trades) (4) .....	279,000			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197		
				251,500				0	4,000	17,000	0	22.	

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category	Allocation by Risk-Weight Category	Allocation by Risk-Weight Category	Application of Other Risk-Weighting Approaches <sup>1</sup>	Application of Other Risk-Weighting Approaches <sup>1</sup>
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
16. Repo-style transactions (2)				RCFD H301 68,000	RCFD H302 85,000
17. All other off-balance sheet liabilities					
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCFD H303	RCFD H304
a. Original maturity of one year or less				0	0
b. Original maturity exceeding one year				RCFD H307 282,000	RCFD H308 350,000
19. Unconditionally cancelable commitments					
20. Over-the-counter derivatives				RCFD H309	RCFD H310
21. Centrally cleared derivatives				366,000	458,000
22. Unsettled transactions (failed trades) (3)	RCFD H198 0	RCFD H199 0	RCFD H200 6,500		

<sup>1</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

<sup>2</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), and securities lent.

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

**Schedule RC-R—Continued**

**Part II—Continued**

(Column C) Amount	(Column D)	(Column E)	Allocation by Risk-Weight Category				(Column I)	(Column J)
	2% Amount	4% Amount	10% Amount	20% Amount	50% Amount	100% Amount	150% Amount	
RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	
650,478,000	73,102,000	0	0	174,991,600	107,638,000	852,834,200	17,905,000	23.
X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572	
0	1,462,040	0	0	34,998,320	53,819,000	852,834,200	26,857,500	25.

Dollar Amounts in Thousands

- 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)
- 24. Risk weight factor
- 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

# Schedule RC-R—Continued

## Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category						
Dollar Amounts in Thousands	250% Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....							
24. Risk weight factor .....	RCFD \$562 10,901,800	RCFD \$563 0	RCFD \$564 0	RCFD \$565 0	RCFD \$566 0	RCFD \$567 0	RCFD \$568 292,500
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
	RCFD \$573 27,254,500	RCFD \$574 0	RCFD \$575 0	RCFD \$576 0	RCFD \$577 0	RCFD \$578 0	RCFD \$579 3,656,250

	Dollar Amounts in Thousands	
	RCFD	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1) .....	\$580	1,045,354,000
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) .....	\$581	50,370,000
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3) .....	B704	1,095,724,000
29. LESS: Excess allowance for loan and lease losses (4,5) .....	A222	1,825,000
30. LESS: Allocated transfer risk reserve .....	3128	12,000
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641	1,093,887,000

1 For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.  
 2 Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).  
 3 For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AAAL and allocated transfer risk reserve.  
 4 Institutions that have adopted ASU 2016-13 should report the excess AAAL.  
 5 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AAAL transitional amount or the modified AAAL transitional amount, respectively, from the AAAL, as defined in the regulatory capital rule, before determining the amount of excess AAAL.



**Schedule RC-R—Continued**

**Part II—Continued**

**Memoranda**

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules ..... M.1.

Dollar Amounts in Thousands	RCFD	Amount
.....	..S642	74,392,000

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

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

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

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

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Line Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount
<b>Bank Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCFD B705 5,303,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 34,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09 0	RCFD HU10 0	RCFD HU11 0	RCFD HU12 0	RCFD HU13 0	RCFD HU14 0	RCFD HU15 1,000
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.<sup>1</sup></i>							
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCFD B733 389,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
b. 90 days or more past due.....	RCFD B740 198,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIAD B747 7,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries.....	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

<sup>1</sup> The \$100 billion asset size test is based on total assets reported in the June 30, 2020, Report of Condition.

### Schedule RC-S—Continued

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Item 6 is to be completed by banks with \$10 billion or more in total assets. <sup>1</sup>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0	
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
Item 10 is to be completed by banks with \$10 billion or more in total assets. <sup>1</sup>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783 0			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 20,000						RCFD B796 3,301,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797 20,000						RCFD B803 983,000

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

**Schedule RC-S—Continued**

**Memoranda**

	Dollar Amounts in Thousands	RCFD	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	19,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	44,843,000	M.2.b.
c. Other financial assets (includes home equity lines) (1)		A591	12,359,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	399,000	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.<sup>2</sup></i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B806	1,344,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....		B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	26,857,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....		B809	1,523,000	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3).....		C407	NR	M.4.

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

<sup>2</sup> For the \$10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

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

# Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
Dollar Amounts in Thousands	Amount	Amount	Number	Number
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871
4. Personal trust and agency accounts.....	10,066,000	58,332,000	1,366	4,143
5. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875
.....	0	16,155,000	0	33
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879
.....	0	0	0	0
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883
.....	299,000	92,000	148	9
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002
.....	1,644,000	42,322,000	1	1,750
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254
.....	67,323,000	176,000	7,770	7
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258
.....	651,000	0	191	0
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893
.....	80,422,000	918,664,000	86	7,536
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897
.....	160,405,000	1,035,741,000	9,562	13,478
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899
.....		19,940,799,000		269,051

**Schedule RC-T—Continued**

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	56,247,000	12,438,134,000	4,108	256,471	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	299,000	1,407,000	148	358	

	Dollar Amounts in Thousands		RIAD	Amount	
<b>Fiduciary and Related Services Income</b>					
14. Personal trust and agency accounts.....			B904	53,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	1,000	15.c.
16. Corporate trust and agency accounts.....			A479	11,000	16.
17. Investment management and investment advisory agency accounts.....			J315	148,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	2,000	18.
19. Other fiduciary accounts.....			A480	26,000	19.
20. Custody and safekeeping accounts.....			B909	874,000	20.
21. Other fiduciary and related services income.....			B910	123,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	1,238,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912	862,000		22.a.
23. Less: Expenses.....			C058	NR	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NR	25.
26. Net fiduciary and related services income.....			A491	NR	26.

**Memoranda**

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

**Schedule RC-T—Continued**

**Memoranda—Continued**

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	NR	J291	NR	J292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	NR	J294	NR	J295	NR	M.1.k.
l. Other common and preferred stocks.....	J296	NR	J297	NR	J298	NR	M.1.l.
m. Real estate mortgages.....	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate.....	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets.....	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	NR	J309	NR	J310	NR	M.1.p.

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

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

Memorandum items 3.a through 3.h are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.

Memorandum item 3.h only is to be completed by banks with collective investment funds and common trust funds with a total market value of less than \$1 billion as of the preceding December 31.

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

# Schedule RC-T—Continued

## Memoranda—Continued

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

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

CONF  
Name and Title (TEXT B962)

CONF  
E-mail Address (TEXT B926)

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



**Schedule RC-V—Variable Interest Entities<sup>1</sup>**

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	52,000	JF84	67,000	1.a.
b. Securities not held for trading.....	HU20	12,000	HU21	751,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	31,650,000	HU23	15,512,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	6,000	JF90	510,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	11,583,000	JF85	8,444,000	2.a.
b. Other liabilities.....	JF93	32,000	JF86	194,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....					
	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....					
	K033	0	JF88	1,344,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....					
	JF77	14,566,000			5.
6. Total liabilities of ABCP conduit VIEs.....					
	JF78	8,973,000			6.

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

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

NR

**Federal Financial Institutions Examination Council****Consolidated Reports of Condition and Income for  
a Bank with Domestic and Foreign Offices—FFIEC 031****Report at the close of business September 30, 2021**

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

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

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

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

\_\_\_\_\_  
November 4, 2021  
Date of Signature

**Submission of Reports**

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

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

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

FDIC Certificate Number 07213  
(RSSD 9050)

**(20210930)**

(RCON 9999)  
dated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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

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

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

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

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

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

\_\_\_\_\_  
Citibank, N.A.

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
Sioux Falls  
City (RSSD 9130)

\_\_\_\_\_  
SD 57108  
State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

\_\_\_\_\_  
Legal Entity Identifier (LEI) E570DZWZ7FF32TWEFA76  
(Report only if your institution already has an LEI.) (RCON 9224)

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

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

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

## Contact Information for the Reports of Condition and Income

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

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

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

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

CONF

FAX: Area code/phone number (TEXT C494)

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

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

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

CONF

FAX: Area code/phone number (TEXT 9116)

## Chief Executive Officer Contact Information

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

### Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

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

CONF

Fax: Area code/phone number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

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

CONF

FAX: Area code/phone number (TEXT C370)

### Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

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

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

**Primary Contact**

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

CONF

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

**Third Contact**

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C872)

CONF

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

**Secondary Contact**

CONF

Name (TEXT C442)

CONF

Title (TEXT C443)

CONF

E-mail Address (TEXT C444)

CONF

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

**Fourth Contact**

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

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

# Consolidated Report of Income

## For the period January 1, 2021 — September 30, 2021

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	4435		2,063,000	1.a.1.a.1
(2) All other loans secured by real estate.....	4436		634,000	1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024		1,000	1.a.1.b.
c. Commercial and industrial loans.....	4012		1,619,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		11,386,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		163,000	1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056		15,000	1.a.1.e.
f. All other loans in domestic offices.....	B487		1,954,000	1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		6,574,000	1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		24,409,000	1.a.3.
b. Income from lease financing receivables.....	4065		15,000	1.b.
c. Interest income on balances due from depository institutions (1).....	4115		355,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		1,103,000	1.d.1.
(2) Mortgage-backed securities.....	B489		1,257,000	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		2,008,000	1.d.3.
e. Interest income from trading assets.....	4069		1,099,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		723,000	1.f.
g. Other interest income.....	4518		100,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		31,069,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		305,000	2.a.1.a.
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		339,000	2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03		178,000	2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04		19,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		1,085,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		30,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		666,000	2.c.

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

## Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	277,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	2,899,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	28,170,000			3.
4. Provision for loan and lease losses (1).....	J33	(3,096,000)			4.
5. Noninterest income:					
a. Income from fiduciary activities (2).....			4070	1,858,000	5.a.
b. Service charges on deposit accounts.....			4080	818,000	5.b.
c. Trading revenue (3).....			A220	4,751,000	5.c.
<b>d. Income from securities-related and insurance activities:</b>					
(1) Fees and commissions from securities brokerage.....			C886	671,000	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	509,000	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	15,000	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	337,000	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	129,000	5.f.
g. Net securitization income.....			B493	70,000	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	671,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	15,000	5.j.
k. Net gains (losses) on sales of other assets (4).....			B496	(446,000)	5.k.
l. Other noninterest income*.....			B497	2,319,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	11,717,000			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	380,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	12,705,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	1,275,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	256,000	7.c.2.
d. Other noninterest expense*.....			4092	9,055,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	23,291,000			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	20,072,000			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	15,000			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	20,087,000			8.c.
9. Applicable income taxes (on item 8.c).....	4302	4,415,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	15,672,000			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	7,000			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	15,679,000			12.

\* Describe on Schedule RI-E - Explanations

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

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

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

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

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



**Schedule RI—Continued**

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	52,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	15,627,000			14.

**Memoranda**

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	31,000			M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	0			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	4,000			M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	175,000			M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		Number			
	4150	175,137			M.5.
6. Not applicable					
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date			
	9106	0			M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):					
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>					
	RIAD	Amount			
a. Interest rate exposures.....	8757	1,836,000			M.8.a.
b. Foreign exchange exposures.....	8758	2,600,000			M.8.b.
c. Equity security and index exposures.....	8759	375,000			M.8.c.
d. Commodity and other exposures.....	8760	396,000			M.8.d.
e. Credit exposures.....	F186	(456,000)			M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.<sup>3</sup></i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross credit valuation adjustment (CVA).....	FT36	213,000			M.8.f.(1)
(2) CVA hedge.....	FT37	(169,000)			M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross debit valuation adjustment (DVA).....	FT38	(9,000)			M.8.g.(1)
(2) DVA hedge.....	FT39	(16,000)			M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	4,732,000			M.8.h.

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

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

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

**Schedule RI—Continued**

**Memoranda—Continued**

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	(145,000)	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	1,000	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIAD	Amount	
	F228	NR	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	F551	815,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(9,000)	M.13.a.1.
b. Net gains (losses) on liabilities.....	F553	(57,000)	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321	NR	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	70,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	94,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	11,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	643,000	M.15.d.

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

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

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

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	159,186,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	159,186,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	15,627,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	(1,000)			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	64,000			8.
9. LESS: Cash dividends declared on common stock.....	4460	6,160,000			9.
10. Other comprehensive income (1).....	B511	(3,812,000)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	313,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	165,089,000			12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	8,000	5412	31,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	4,000	C217	18,000	1.c.2.a.
(b) Secured by junior liens.....	C235	6,000	C218	25,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	10,000	C898	0	1.e.2.
f. In foreign offices.....	B512	10,000	B513	5,000	1.f.

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

**Schedule RI-B—Continued**

**Part I—Continued**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	264,000	4617	69,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	178,000	4618	31,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	3,602,000	B515	981,000	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	330,000	K206	111,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	99,000	4628	33,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	4,511,000	4605	1,304,000	9.

**Memoranda**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	10,000	4662	5,000	M.2.
3. Not applicable					

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

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

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

2 Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).

**Schedule RI-B—Continued**

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

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities <sup>2</sup>		(Column C) Available-for-Sale Debt Securities <sup>2</sup>		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
	1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	22,123,000	JH88	50,000	JH94	0
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	1,304,000	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	4,488,000	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	23,000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5).....	4230	(2,489,000)	JH90	7,000	JH96	0	5.
6. Adjustments* (see instructions for this schedule).....	C233	(356,000)	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	16,071,000	JH93	57,000	JH99	0	7.

\* Describe on Schedule RI-E - Explanations.

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

**Memoranda**

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	6,000	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	231,000	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) (2).....	C781	NR	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....	JJ02	(1,000)	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....	RCFD		
	JJ03	37,000	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures (3).....	MG93	(613,000)	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (3).....	MG94	1,245,000	M.8.

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

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

### Part I. Disaggregated Data on the Allowance for Loan and Lease Losses<sup>1</sup>

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

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

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

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

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

4 The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

**Schedule RI-C—Continued****Part II. Disaggregated Data on the Allowances for Credit Losses<sup>1</sup>**Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.<sup>2</sup>

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
	<b>Loans and Leases Held for Investment:</b>				
1. Real estate loans:					
a. Construction loans.....	JJ04	7,107,000	JJ12	20,000	1.a.
b. Commercial real estate loans.....	JJ05	19,404,000	JJ13	167,000	1.b.
c. Residential real estate loans.....	JJ06	131,724,000	JJ14	732,000	1.c.
2. Commercial loans (3).....	JJ07	318,387,000	JJ15	2,425,000	2.
3. Credit cards.....	JJ08	133,071,000	JJ16	12,157,000	3.
4. Other consumer loans.....	JJ09	19,811,000	JJ17	570,000	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	629,504,000	JJ19	16,071,000	6.

Dollar Amounts in Thousands	Allowance Balance		
	RCFD	Amount	
<b>Held-to-Maturity Securities:</b>			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	56,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	1,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	0	10.
11. Total (sum of items 7 through 10) (5).....	JJ25	57,000	11.

<sup>1</sup> Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.<sup>2</sup> For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.<sup>3</sup> 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.<sup>4</sup> Item 6, column B, must equal Schedule RC, item 4.c.<sup>5</sup> Item 11 must equal Schedule RI-B, Part II, item 7, column B.

**Schedule RI-D—Income from Foreign Offices**

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices.....	C899	10,061,000	1.
2. Total interest expense in foreign offices.....	C900	1,326,000	2.
3. Provision for loan and lease losses in foreign offices (1).....	KW02	128,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	4,455,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	394,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	3,740,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	JA28	313,000	5.
6. Total noninterest expense in foreign offices.....	C907	9,937,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	C908	0	7.
8. Applicable income taxes (on items 1 through 7).....	C909	2,287,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	7,000	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	5,292,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	1,457,000	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	6,749,000	12.

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



# Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
1. Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks.....	C013	NR		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	NR		1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	NR		1.c.
d.	Rent and other income from other real estate owned.....	4042	NR		1.d.
e.	Safe deposit box rent.....	C015	NR		1.e.
f.	Bank card and credit card interchange fees.....	F555	(425,000)		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	NR		1.g.
TEXT					
h.	4461 Operating income from affiliates	4461	NR		1.h.
TEXT					
i.	4462 Other banking related fees	4462	1,669,000		1.i.
TEXT					
j.	4463 Letters-of-credit commitment fees	4463	421,000		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	4,004,000		2.a.
b.	Advertising and marketing expenses.....	0497	978,000		2.b.
c.	Directors' fees.....	4136	NR		2.c.
d.	Printing, stationery, and supplies.....	C018	NR		2.d.
e.	Postage.....	8403	NR		2.e.
f.	Legal fees and expenses.....	4141	NR		2.f.
g.	FDIC deposit insurance assessments.....	4146	CONF		2.g.
h.	Accounting and auditing expenses.....	F556	NR		2.h.
i.	Consulting and advisory expenses.....	F557	NR		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	NR		2.j.
k.	Telecommunications expenses.....	F559	NR		2.k.
l.	Other real estate owned expenses.....	Y923	NR		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	NR		2.m.
TEXT					
n.	4464 Expense paid to affiliates	4464	(683,000)		2.n.
TEXT					
o.	4467 Contract service provider fees	4467	NR		2.o.
TEXT					
p.	4468 Operational risk losses	4468	NR		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
TEXT					
a.	(1) FT29 Discontinued operations	FT29	7,000		3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
TEXT					
b.	(1) FT31 NR	FT31	0		3.b.1.
	(2) Applicable income tax effect.....	FT32	0		3.b.2.

**Schedule RI-E—Continued**

		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	NR	4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17	NR	4.b.
	TEXT			
c.	B526 NR	B526	0	4.c.
	TEXT			
d.	B527 NR	B527	0	4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	4498 Primarily due to Capital Contributions.	4498	313,000	5.a.
	TEXT			
b.	4499 NR	4499	0	5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	NR	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	NR	6.b.
	TEXT			
c.	4521 FX translation adjustments	4521	(79,000)	6.c.
	TEXT			
d.	4522 Reclassification of ACL related to loans included in a disposal group related to a business sale.	4522	(277,000)	6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	YES / NO	
		4769	YES	7.

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

Other noninterest income (from schedule RI, item 5.l): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l: 1.m Other translation -\$182,000M; 1.n Earnings of minority owned affiliates \$172,000.

Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d: N/A

1 Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.

2 An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.

3 Institutions that have not adopted ASU 2016-13 should report adjustments to the allowance for loan and lease losses in items 6.c and 6.d, if applicable.

# Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2021

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a.	Noninterest-bearing balances and currency and coin (1).....	0081	26,504,000			1.a.
b.	Interest-bearing balances (2).....	0071	288,982,000			1.b.
2. Securities:						
a.	Held-to-maturity securities (from Schedule RC-B, column A) (3).....	JJ34	195,351,000			2.a.
b.	Available-for-sale debt securities (from Schedule RC-B, column D).....	1773	261,635,000			2.b.
c.	Equity securities with readily determinable fair values not held for trading (4).....	JA22	71,000			2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a.	Federal funds sold.....	RCON	B987	0		3.a.
b.	Securities purchased under agreements to resell (5,6).....	RCFD	B989	66,905,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a.	Loans and leases held for sale.....		5369	17,546,000		4.a.
b.	Loans and leases held for investment.....	B528	633,961,000			4.b.
c.	LESS: Allowance for loan and lease losses (7).....	3123	16,071,000			4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529	617,890,000			4.d.
5. Trading assets (from Schedule RC-D).....						
		3545	123,312,000			5.
6. Premises and fixed assets (including capitalized leases).....						
		2145	11,845,000			6.
7. Other real estate owned (from Schedule RC-M).....						
		2150	14,000			7.
8. Investments in unconsolidated subsidiaries and associated companies.....						
		2130	5,838,000			8.
9. Direct and indirect investments in real estate ventures.....						
		3656	0			9.
10. Intangible assets (from Schedule RC-M).....						
		2143	14,718,000			10.
11. Other assets (from Schedule RC-F) (6).....						
		2160	73,312,000			11.
12. Total assets (sum of items 1 through 11).....						
		2170	1,703,923,000			12.
<b>Liabilities</b>						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)						
		RCON	2200	744,724,000		13.a.
(1)	Noninterest-bearing (8).....	RCON	6631	148,108,000		13.a.1.
(2)	Interest-bearing.....	RCON	6636	596,616,000		13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)						
		RCFN	2200	621,500,000		13.b.
(1)	Noninterest-bearing.....	RCFN	6631	73,060,000		13.b.1.
(2)	Interest-bearing.....	RCFN	6636	548,440,000		13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:						
a.	Federal funds purchased in domestic offices (9).....	RCON	B993	0		14.a.
b.	Securities sold under agreements to repurchase (10).....	RCFD	B995	11,246,000		14.b.
15. Trading liabilities (from Schedule RC-D).....						
		RCFD	3548	44,057,000		15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....						
		RCFD	3190	49,346,000		16.

1 Includes cash items in process of collection and unposted debits.

2 Includes time certificates of deposit not held for trading.

3 Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

7 Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

8 Includes noninterest-bearing, demand, time, and savings deposits.

9 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

10 Includes all securities repurchase agreements, regardless of maturity.

**Schedule RC—Continued**

Dollar Amounts in Thousands		RCFD	Amount	
<b>Liabilities - continued</b>				
17. and 18. Not applicable				
19. Subordinated notes and debentures (1).....		3200	12,000,000	19.
20. Other liabilities (from Schedule RC-G).....		2930	55,318,000	20.
21. Total liabilities (sum of items 13 through 20).....		2948	1,538,191,000	21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....		3838	2,100,000	23.
24. Common stock.....		3230	751,000	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	146,915,000	25.
26. a. Retained earnings.....		3632	34,241,000	26.a.
b. Accumulated other comprehensive income (2).....		8530	(18,918,000)	26.b.
c. Other equity capital components (3).....		A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	165,089,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	643,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	165,732,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,703,923,000	29.

**Memoranda**

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

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

RCFD	Number
6724	NR

M.1.

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

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

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

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

RCON	Date
8678	NR

M.2.

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

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	6,214,000			
a. Cash items in process of collection and unposted debits.....			0020	2,611,000	1.a.
b. Currency and coin.....			0080	991,000	1.b.
2. Balances due from depository institutions in the U.S.....	0082	532,000	0082	12,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	149,910,000	0070	283,000	3.
4. Balances due from Federal Reserve Banks.....	0090	158,830,000	0090	158,830,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	315,486,000	0010	162,727,000	5.

**Schedule RC-B—Securities**

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	88,270,000	0213	87,446,000	1286	119,840,000	1287	120,526,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	8,621,000	8497	9,134,000	8498	2,351,000	8499	2,327,000	3.

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>4. Mortgage-backed securities (MBS):</b>									
<b>a. Residential mortgage pass-through securities:</b>									
(1) Guaranteed by GNMA.....	G300	812,000	G301	852,000	G302	1,353,000	G303	1,347,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	63,495,000	G305	64,240,000	G306	24,749,000	G307	25,159,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	308,000	G311	308,000	4.a.3.
<b>b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</b>									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	1,040,000	G313	1,076,000	G314	2,497,000	G315	2,574,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	739,000	G321	739,000	G322	55,000	G323	54,000	4.b.3.
<b>c. Commercial MBS:</b>									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,232,000	K143	1,335,000	K144	388,000	K145	427,000	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	938,000	K151	970,000	K152	266,000	K153	271,000	4.c.2.a.
(b) All other commercial MBS.....	K154	768,000	K155	768,000	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	251,000	C027	253,000	5.a.
b. Structured financial products.....	HT58	29,493,000	HT59	29,473,000	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	108,426,000	1746	108,389,000	6.b.
7. Not applicable									
8. Total (sum of items 1 through 6.b) (2).....	1754	195,408,000	1771	196,033,000	1772	260,484,000	1773	261,635,000	8.

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

2 For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

**Schedule RC-B—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
	RCFD	Amount	
1. Pledged securities (1).....	0416	249,964,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less.....	A549	61,263,000	M.2.a.1.
(2) Over three months through 12 months.....	A550	44,451,000	M.2.a.2.
(3) Over one year through three years.....	A551	98,037,000	M.2.a.3.
(4) Over three years through five years.....	A552	91,631,000	M.2.a.4.
(5) Over five years through 15 years.....	A553	57,285,000	M.2.a.5.
(6) Over 15 years.....	A554	6,871,000	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less.....	A555	350,000	M.2.b.1.
(2) Over three months through 12 months.....	A556	187,000	M.2.b.2.
(3) Over one year through three years.....	A557	29,000	M.2.b.3.
(4) Over three years through five years.....	A558	12,000	M.2.b.4.
(5) Over five years through 15 years.....	A559	4,770,000	M.2.b.5.
(6) Over 15 years.....	A560	85,773,000	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less.....	A561	1,883,000	M.2.c.1.
(2) Over three years.....	A562	4,501,000	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	71,304,000	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

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

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

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

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



**Schedule RC-B—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	251,000	B849	253,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	29,493,000	G357	29,473,000	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.f.

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

**Schedule RC-C—Loans and Lease Financing Receivables****Part I. Loans and Leases**

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.<sup>1</sup>

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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate: (2).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	353,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	6,767,000	F159	6,765,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	64,000	1420	63,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	8,647,000	1797	5,848,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	121,411,000	5367	85,239,000	1.c.2.a.
(b) Secured by junior liens.....	5368	3,217,000	5368	1,786,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	8,055,000	1460	7,986,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	3,347,000	F160	1,136,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	18,701,000	F161	10,911,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	149,000	2.a.
(1) To foreign branches of other U.S. banks.....	B532	107,000			
(2) To other commercial banks in the U.S.....	B533	59,000			
b. To other depository institutions in the U.S.....	B534	31,000	B534	31,000	2.b.
c. To banks in foreign countries.....			B535	3,050,000	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	56,000			
(2) To other banks in foreign countries.....	B537	11,104,000			
3. Loans to finance agricultural production and other loans to farmers.....	1590	443,000	1590	48,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	53,252,000	1763	51,640,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	102,128,000	1764	9,642,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	135,216,000	B538	119,170,000	6.a.
b. Other revolving credit plans.....	B539	6,601,000	B539	944,000	6.b.
c. Automobile loans.....	K137	3,000	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	13,578,000	K207	1,481,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,297,000	2081	359,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	503,000	2107	501,000	8.

<sup>1</sup> Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

<sup>2</sup> When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

**Schedule RC-C—Continued**

**Part I. Continued**

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:.....	1563	154,173,000			9.
a. Loans to nondepository financial institutions.....			J454	60,031,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	567,000	9.b.1.
(2) All other loans (exclude consumer loans).....			J451	26,337,000	9.b.2.
10. Lease financing receivables (net of unearned income):.....			2165	386,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	394,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	651,507,000	2122	394,085,000	12.

**Memoranda**

	Dollar Amounts in Thousands		RCON	Amount	
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....			K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....			K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....			F576	843,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....			K162	0	M.1.d.2.
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile).....			K163	1,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....			K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			K165	2,156,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices.....	RCON	0			M.1.f.1.
(2) Not applicable	RCFD				
(3) Loans to finance agricultural production and other loans to farmers.....	K168	0			M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card.....	K098	1,601,000			M.1.f.4.a.
(b) Automobile loans.....	K203	0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K204	371,000			M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....			HK25	3,000,000	M.1.g.

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

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands		RCON	Amount	
<b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>					
<b>a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,2)</b>					
(1) Three months or less.....	A564	3,416,000			M.2.a.1.
(2) Over three months through 12 months.....	A565	2,066,000			M.2.a.2.
(3) Over one year through three years.....	A566	2,848,000			M.2.a.3.
(4) Over three years through five years.....	A567	3,909,000			M.2.a.4.
(5) Over five years through 15 years.....	A568	29,079,000			M.2.a.5.
(6) Over 15 years.....	A569	43,296,000			M.2.a.6.
<b>b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)</b>					
(1) Three months or less.....	RCFD				
(2) Over three months through 12 months.....	A570	441,202,000			M.2.b.1.
(3) Over one year through three years.....	A571	38,071,000			M.2.b.2.
(4) Over three years through five years.....	A572	67,742,000			M.2.b.3.
(5) Over five years through 15 years.....	A573	7,080,000			M.2.b.4.
(6) Over 15 years.....	A574	7,159,000			M.2.b.5.
	A575	2,333,000			M.2.b.6.
<b>c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....</b>					
	A247	336,938,000			M.2.c.
<b>3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....</b>					
	2746	7,297,000			M.3.
<b>4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....</b>					
	RCON				
	5370	35,989,000			M.4.
<b>5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....</b>					
	RCFD				
	B837	52,790,000			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
<b>6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....</b>					
	C391	2,799,000			M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)</i>					
<b>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):</b>					
<b>a. Outstanding balance.....</b>					
	C779		NR		M.7.a.
<b>b. Amount included in Schedule RC-C, Part I, items 1 through 9.....</b>					
	C780		NR		M.7.b.

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

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

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

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

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

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		RCON	Amount
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>					
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....					
	F230			NR	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of December 31, 2020, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....					
	F231			NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....					
	F232			NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....					
	F577		282,000		M.9.
10. and 11. Not applicable					

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

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

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands	RCON	Amount	
<b>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.</b>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....					
	G376		NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....					
	RIAD				
	G377		NR		M.13.b.
<b>Memorandum item 14 is to be completed by all banks.</b>					
14. Pledged loans and leases.....					
	RCFD				
	G378	228,493,000			M.14.
<b>Memorandum item 15 is to be completed for the December report only.</b>					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	RCON				
	J466		NR		M.15.a.1.
(2) Proprietary reverse mortgages.....					
	J467		NR		M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	J468		NR		M.15.b.1.
(2) Proprietary reverse mortgages.....					
	J469		NR		M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					
	J470		NR		M.15.c.1.
(2) Proprietary reverse mortgages.....					
	J471		NR		M.15.c.2.
<b>Memorandum item 16 is to be completed by all banks.</b>					
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....					
	LE75	378,000			M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>					
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:					
a. Number of Section 4013 loans outstanding.....					
	LG24		CONF		M.17.a.
b. Outstanding balance of Section 4013 loans.....					
	LG25		CONF		M.17.b.

# Schedule RC-C—Continued

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

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

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

### Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....	5564	89	5565	4,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	228	5567	40,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	486	5569	131,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....	5570	2,480,022	5571	7,451,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	4,041	5573	432,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	2,385	5575	950,000	4.c.

**Schedule RC-C—Continued**

**Part II—Continued**

**Agricultural Loans to Small Farms**

5. and 6. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less.....	5578	0	5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	1	5583	0	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of \$100,000 or less.....	5584	3,172	5585	14,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	25	5587	3,000	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	4	5589	2,000	8.c.



**Schedule RC-D—Trading Assets and Liabilities**

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

	Dollar Amounts in Thousands		
	RCFD	Amount	
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	20,447,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	624,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	73,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	61,000	5.a.
b. All other debt securities.....	G386	30,428,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.1.
(2) All other loans secured by real estate.....	HT64	0	6.a.2.
b. Commercial and industrial loans.....	F614	5,526,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	1,320,000	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	10,908,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	53,925,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	123,312,000	12.
<b>Liabilities</b>			
13. a. Liability for short positions.....	3546	9,441,000	13.a.
b. Other trading liabilities.....	F624	55,000	13.b.
14. Derivatives with a negative fair value.....	3547	34,561,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	44,057,000	15.

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

# Schedule RC-D—Trading Assets and Liabilities

## Memoranda

	Consolidated Bank				
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	HT66	0	M.1.a.1.		
(2) All other loans secured by real estate.....	HT67	0	M.1.a.2.		
b. Commercial and industrial loans.....	F632	5,514,000	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	1,335,000	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	72,000	M.2.a.		
b. Unpaid principal balance.....	F640	73,000	M.2.b.		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	0	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.		
c. Corporate and similar loans.....	G333	61,000	M.3.c.		
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.		
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.		
f. Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.		
g. Other collateral or reference assets.....	G652	0	M.3.g.		
4. Pledged trading assets:					
a. Pledged securities.....	G387	1,683,000	M.4.a.		
b. Pledged loans.....	G388	0	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	0	M.5.a.		
b. Home equity lines.....	F644	0	M.5.b.		
c. Automobile loans.....	F645	0	M.5.c.		
d. Other consumer loans.....	F646	0	M.5.d.		
e. Commercial and industrial loans.....	F647	0	M.5.e.		
f. Other.....	F648	0	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	6,203,000	M.7.a.		
b. Other.....	F653	157,000	M.7.b.		
8. Loans pending securitization.....	F654	0	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table> Fair Value of Physical Commodities	TEXT	F655	F655	3,570,000	M.9.a.
TEXT					
F655					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table> NR	TEXT	F656	F656	NR	M.9.b.
TEXT					
F656					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table> NR	TEXT	F657	F657	NR	M.9.c.
TEXT					
F657					
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table> Revaluation Losses on Foreign Exchange Spot Contracts	TEXT	F658	F658	55,000	M.10.a.
TEXT					
F658					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table> NR	TEXT	F659	F659	NR	M.10.b.
TEXT					
F659					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table> NR	TEXT	F660	F660	NR	M.10.c.
TEXT					
F660					

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

2 Exclude equity securities.

# Schedule RC-E—Deposit Liabilities

## Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits <sup>1</sup> (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	Dollar Amounts in Thousands					
	RCON	Amount	RCON	Amount	RCON	Amount
<b>Deposits of:</b>						
1. Individuals, partnerships, and corporations.....	B549	337,977,000			B550	313,850,000
2. U.S. Government.....	2202	4,000			2520	0
3. States and political subdivisions in the U.S.....	2203	2,194,000			2530	479,000
4. Commercial banks and other depository institutions in the U.S.....	B551	7,076,000			B552	178,000
5. Banks in foreign countries.....	2213	58,786,000			2236	1,024,000
6. Foreign governments and official institutions (including foreign central banks).....	2216	21,784,000			2377	1,372,000
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	427,821,000	2210	420,269,000	2385	316,903,000

## Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	26,864,000	M.1.a.
b. Total brokered deposits.....	2365	61,187,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	50,067,000	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	46,334,000	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	11,119,000	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits.....	JH83	0	M.1.g.
<b>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by institutions with \$100 billion or more in total assets.<sup>3</sup></b>			
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits.....	MT87	2,088,000	M.1.h.1.
(a) Fully insured, affiliate, retail sweep deposits.....	MT88	1,862,000	M.1.h.1.a.
(2) Not fully insured, affiliate sweep deposits.....	MT89	417,000	M.1.h.2.
(a) Not fully insured, affiliate, retail sweep deposits.....	MT90	323,000	M.1.h.2.a.
(3) Fully insured, non-affiliate sweep deposits.....	MT91	63,930,000	M.1.h.3.
(a) Fully insured, non-affiliate, retail sweep deposits.....	MT92	59,408,000	M.1.h.3.a.
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	3,553,000	M.1.h.4.
(a) Not fully insured, non-affiliate, retail sweep deposits.....	MT94	3,045,000	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	MT95	20,554,000	M.1.i.

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

<sup>2</sup> 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.

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

# Schedule RC-E—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs).....	6810	275,134,000	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	10,054,000	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	10,511,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	5,552,000	M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	15,652,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....			
	F233	281,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less.....	HK07	6,422,000	M.3.a.1.
(2) Over three months through 12 months.....	HK08	5,272,000	M.3.a.2.
(3) Over one year through three years.....	HK09	3,273,000	M.3.a.3.
(4) Over three years.....	HK10	1,096,000	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....			
	HK11	11,694,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)			
(1) Three months or less.....	HK12	8,543,000	M.4.a.1.
(2) Over three months through 12 months.....	HK13	6,879,000	M.4.a.2.
(3) Over one year through three years.....	HK14	194,000	M.4.a.3.
(4) Over three years.....	HK15	36,000	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....			
	K222	15,348,000	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....			
	RCON	YES / NO	
	P752	YES	M.5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P753	2,906,000	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....			
	P754	1,292,000	M.6.b.

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

## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	RCFN	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	125,382,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	149,457,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	8,127,000	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	1,923,000	M.7.b.2.

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	572,849,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	3,820,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	16,516,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	27,787,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	528,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	621,500,000	6.

#### Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	77,570,000	M.1.

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable (2).....			B556	3,616,000	1.
2.	Net deferred tax assets (3).....			2148	12,933,000	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	5,271,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	47,000	5.a.
b.	Separate account life insurance assets.....			K202	5,235,000	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	46,210,000	6.
a.	Prepaid expenses.....	2166	NR			6.a.
b.	Repossessed personal property (including vehicles).....	1578	NR			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	NR			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	NR			6.d.
e.	Computer software.....	FT33	NR			6.e.
f.	Accounts receivable.....	FT34	NR			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	NR			6.g.
h.	3549 Brokerage Receivable	3549	15,852,000			6.h.
i.	3550 NR	3550	NR			6.i.
j.	3551 NR	3551	NR			6.j.
7.	Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160	73,312,000	7.

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices (6).....			3645	84,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	11,995,000	1.b.
2.	Net deferred tax liabilities (3).....			3049	539,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures (7).....			B557	1,914,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	40,786,000	4.
a.	Accounts payable.....	3066	17,046,000			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
f.	3552 NR	3552	0			4.f.
g.	3553 NR	3553	0			4.g.
h.	3554 NR	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	55,318,000	5.

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

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

To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices	
	RCON	Amount	RCON	Amount
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989	28,529,000		3.
4. Securities sold under agreements to repurchase (1).....	B995	9,566,000		4.
5. Other borrowed money..... EITHER	3190	42,054,000		5.
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs..... OR	2163	0		6.
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	3,233,000		7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	1,022,795,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	853,830,000		9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities <sup>2</sup>		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	88,270,000	1287	97,441,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	0	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	8,621,000	8499	2,327,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	65,538,000	G390	26,932,000	13.a.1.
(2) Other mortgage pass-through securities.....	1709	0	1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G393	1,978,000	G394	2,845,000	13.b.1
(2) All other mortgage-backed securities.....	1733	1,028,000	1736	0	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	0	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	19,404,000	G400	17,204,000	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	184,839,000	1773	146,749,000	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values (4).....	JA22	58,000	18.a.
b. Equity investments without readily determinable fair values.....	1752	4,916,000	18.b.

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

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

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

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

### Schedule RC-H—Continued

	Dollar Amounts in Thousands		Domestic Offices	
	RCFN	Amount		
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
19. Total trading assets.....	3545	47,317,000		19.
20. Total trading liabilities.....	3548	19,900,000		20.
21. Total loans held for trading.....	HT71	5,016,000		21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>				
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	6,180,000		22.

### Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands			
	RCFN	Amount		
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133	2,734,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	228,000		2.



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

	Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>					
1. Interest-bearing balances due from depository institutions.....	3381	287,398,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	205,762,000			2.
3. Mortgage-backed securities (2).....	B559	99,426,000			3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	143,917,000			4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365	72,538,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans.....	RCON 3360	392,850,000			6.a.1.
(2) Loans secured by real estate:					
(a) Loans secured by 1–4 family residential properties.....	3465	92,549,000			6.a.2.a.
(b) All other loans secured by real estate.....	3466	25,836,000			6.a.2.b.
(3) Loans to finance agricultural production and other loans to farmers.....	3386	30,000			6.a.3.
(4) Commercial and industrial loans.....	3387	62,281,000			6.a.4.
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B561	119,267,000			6.a.5.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	1,925,000			6.a.5.b.
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3360	257,363,000			6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>					
7. Trading assets.....	RCFD 3401	119,165,000			7.
8. Lease financing receivables (net of unearned income).....	RCFD 3484	506,000			8.
9. Total assets (4).....	RCFD 3368	1,696,023,000			9.
<b>Liabilities</b>					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON 3485	318,051,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs).....	B563	269,520,000			11.a.
b. Time deposits of \$250,000 or less.....	HK16	15,837,000			11.b.
c. Time deposits of more than \$250,000.....	HK17	11,856,000			11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3404	544,629,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353	12,871,000			13.
14. Other borrowed money (includes mortgage indebtedness).....	RCFD 3355	53,294,000			14.

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

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

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

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

a) Debt securities at amortized cost.

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	8,355,000			1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1)	Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....	RCON		HT72	NR	1.a.1.
b.	Credit card lines.....	3815	691,614,000			1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets<sup>1</sup> or \$300 million or more in credit card lines<sup>2</sup> (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1)	Unused consumer credit card lines.....	J455			NR	1.b.1.
(2)	Other unused credit card lines.....	J456			NR	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a)	1-4 family residential construction loan commitments.....	F164	58,000			1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165	5,563,000			1.c.1.b.
(2)	NOT secured by real estate .....	6550	10,487,000			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1)	Commercial and industrial loans.....	J457	200,725,000			1.e.1.
(2)	Loans to financial institutions.....	J458	49,958,000			1.e.2.
(3)	All other unused commitments.....	J459	66,480,000			1.e.3.
2. Financial standby letters of credit.....						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	23,577,000			2.a.
3. Performance standby letters of credit.....						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	963,000			3.a.
4. Commercial and similar letters of credit.....						
5. Not applicable						
6. Securities lent and borrowed:						
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	135,435,000			6.a.
b.	Securities borrowed.....	3432	0			6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps.....	C968	631,666,000	C969	680,677,000	7.a.1.
(2)	Total return swaps.....	C970	7,581,000	C971	15,129,000	7.a.2.
(3)	Credit options.....	C972	28,044,000	C973	26,183,000	7.a.3.
(4)	Other credit derivatives.....	C974	0	C975	0	7.a.4.

<sup>1</sup> For the \$300 million and \$1 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

<sup>2</sup> The \$300 million credit card lines test is based on the credit card lines reported in the June 30, 2020, Report of Condition.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCFD	Amount	
	RCFD	Amount	RCFD	Amount			
	7. b. Gross fair values:						
(1) Gross positive fair value.....	C219	11,451,000	C221	2,313,000			7.b.1.
(2) Gross negative fair value.....	C220	1,924,000	C222	11,840,000			7.b.2.
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>							
(1) Positions covered under the Market Risk Rule:							
(a) Sold protection .....	G401	667,291,000					7.c.1.a.
(b) Purchased protection .....	G402	689,191,000					7.c.1.b.
(2) All other positions:							
(a) Sold protection .....	G403	0					7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404	32,541,000					7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405	257,000					7.c.2.c.

Dollar Amounts in Thousands	Remaining Maturity of:						RCFD	Amount	
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years				
	RCFD	Amount	RCFD	Amount	RCFD	Amount			
7. d. Notional amounts by remaining maturity:									
(1) Sold credit protection: <sup>2</sup>									
(a) Investment grade.....	G406	70,841,000	G407	364,986,000	G408	66,838,000		7.d.1.a.	
(b) Subinvestment grade .....	G409	50,826,000	G410	102,817,000	G411	10,983,000		7.d.1.b.	
(2) Purchased credit protection: <sup>3</sup>									
(a) Investment grade.....	G412	79,496,000	G413	397,207,000	G414	75,048,000		7.d.2.a.	
(b) Subinvestment grade .....	G415	48,046,000	G416	107,023,000	G417	15,169,000		7.d.2.b.	

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

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

**Schedule RC-L—Continued**

Dollar Amounts in Thousands

RCFD	Amount
C223	NR
C224	NR

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

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

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

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts Amount	Foreign Exchange Contracts Amount	Equity Derivative Contracts Amount	Commodity and Other Contracts Amount	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCFD 8693 553,937,000	RCFD 8694 17,533,000	RCFD 8695 2,010,000	RCFD 8696 54,049,000	12.a.
b. Forward contracts.....	RCFD 8697 1,861,014,000	RCFD 8698 4,285,340,000	RCFD 8699 233,000	RCFD 8700 56,873,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701 108,141,000	RCFD 8702 8,000	RCFD 8703 32,230,000	RCFD 8704 65,940,000	12.c.1.
(2) Purchased options.....	RCFD 8705 126,906,000	RCFD 8706 94,000	RCFD 8707 31,292,000	RCFD 8708 60,754,000	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709 1,570,704,000	RCFD 8710 752,136,000	RCFD 8711 402,614,000	RCFD 8712 37,656,000	12.d.1.
(2) Purchased options.....	RCFD 8713 1,437,001,000	RCFD 8714 744,798,000	RCFD 8715 323,788,000	RCFD 8716 38,692,000	12.d.2.
e. Swaps.....	RCFD 3450 22,909,903,000	RCFD 3826 6,989,370,000	RCFD 8719 417,301,000	RCFD 8720 106,544,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....					
	RCFD A126 28,475,919,000	RCFD A127 12,723,180,000	RCFD 8723 1,209,468,000	RCFD 8724 420,508,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD 8725 91,687,000	RCFD 8726 66,099,000	RCFD 8727 0	RCFD 8728 0	14.
	RCFD A589 18,405,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733 247,505,000	RCFD 8734 133,736,000	RCFD 8735 39,046,000	RCFD 8736 21,493,000	15.a.1.
(2) Gross negative fair value.....	RCFD 8737 237,959,000	RCFD 8738 131,001,000	RCFD 8739 44,827,000	RCFD 8740 16,299,000	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741 1,312,000	RCFD 8742 1,011,000	RCFD 8743 0	RCFD 8744 0	15.b.1.
(2) Gross negative fair value.....	RCFD 8745 1,231,000	RCFD 8746 902,000	RCFD 8747 0	RCFD 8748 0	15.b.2.

**Schedule RC-L—Continued**

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

	(Column A) Banks and Securities		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount
16. Over-the counter derivatives:	Dollar Amounts in Thousands								
a. Net current credit exposure.....									
b. Fair value of collateral:									
(1) Cash—U.S. dollar.....	G418	22,574,000		G420	1,106,000	G421	8,455,000	G422	41,738,000
(2) Cash—Other currencies.....	G423	10,933,000		G425	7,509,000	G426	231,000	G427	15,884,000
(3) U.S. Treasury securities.....	G428	10,722,000		G430	107,000	G431	4,040,000	G432	3,186,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G433	1,938,000		G435	1,312,000	G436	0	G437	3,383,000
(5) Corporate bonds.....	G438	1,572,000		G440	0	G441	0	G442	11,000
(6) Equity securities.....	G443	770,000		G445	0	G446	13,000	G447	406,000
(7) All other collateral.....	G448	930,000		G450	117,000	G451	0	G452	2,744,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G453	5,125,000		G455	173,000	G456	539,000	G457	3,162,000
	G458	31,990,000		G460	9,218,000	G461	4,823,000	G462	28,776,000

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

**Schedule RC-M—Memoranda**

Dollar Amounts in Thousands		RCFD	Amount					
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:								
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....		6164	16,000	1.a.				
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....		<table border="1"> <tr> <td colspan="2">Number</td> </tr> <tr> <td>6165</td> <td>6</td> </tr> </table>		Number		6165	6	1.b.
Number								
6165	6							
2. Intangible assets:								
a. Mortgage servicing assets.....		3164	409,000	2.a.				
(1) Estimated fair value of mortgage servicing assets.....		A590	409,000	2.a.1.				
b. Goodwill.....		3163	10,416,000	2.b.				
c. All other intangible assets.....		JF76	3,893,000	2.c.				
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....		2143	14,718,000	2.d.				
3. Other real estate owned:								
a. Construction, land development, and other land in domestic offices.....		5508	1,000	3.a.				
b. Farmland in domestic offices.....		5509	0	3.b.				
c. 1-4 family residential properties in domestic offices.....		5510	9,000	3.c.				
d. Multifamily (5 or more) residential properties in domestic offices.....		5511	0	3.d.				
e. Nonfarm nonresidential properties in domestic offices.....		5512	0	3.e.				
f. In foreign offices.....		RCFN						
		5513	4,000	3.f.				
		RCFD						
g. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....		2150	14,000	3.g.				
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....								
		JA29	70,000	4.				
5. Other borrowed money:								
a. Federal Home Loan Bank advances:								
(1) Advances with a remaining maturity or next repricing date of: (2)								
(a) One year or less.....		F055	5,751,000	5.a.1.a.				
(b) Over one year through three years.....		F056	0	5.a.1.b.				
(c) Over three years through five years.....		F057	0	5.a.1.c.				
(d) Over five years.....		F058	0	5.a.1.d.				
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....								
		2651	5,751,000	5.a.2.				
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....								
		F059	0	5.a.3.				
b. Other borrowings:								
(1) Other borrowings with a remaining maturity or next repricing date of: (4)								
(a) One year or less.....		F060	37,177,000	5.b.1.a.				
(b) Over one year through three years.....		F061	4,611,000	5.b.1.b.				
(c) Over three years through five years.....		F062	118,000	5.b.1.c.				
(d) Over five years.....		F063	1,689,000	5.b.1.d.				
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....								
		B571	18,833,000	5.b.2.				
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....								
		3190	49,346,000	5.c.				

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

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

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

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

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

**Schedule RC-M—Continued**

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

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

8. Internet Website addresses and physical office trade names:

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

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

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

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

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

(1)	TE01 N529	NR	8.c.1.
(2)	TE02 N529	NR	8.c.2.
(3)	TE03 N529	NR	8.c.3.
(4)	TE04 N529	NR	8.c.4.
(5)	TE05 N529	NR	8.c.5.
(6)	TE06 N529	NR	8.c.6.

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

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

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Amount	
	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFD		
	F065	22,150,000	10.b.

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

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

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

**Schedule RC-M—Continued**

Dollar Amounts in Thousands		RCON	Amount	
<b>13. Assets covered by loss-sharing agreements with the FDIC:</b>				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169	0	13.a.1a1	
(2) Other construction loans and all land development and other land loans .....	K170	0	13.a.1a2	
(b) Secured by farmland.....	K171	0	13.a.1b	
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0	13.a.1c1	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	K173	0	13.a.1.c2a	
(b) Secured by junior liens .....	K174	0	13.a.1.c2b	
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.1d	
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0	13.a.1e1	
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0	13.a.1e2	
(2) - (4) Not applicable	RCFD			
(5) All other loans and all leases.....	K183	0	13.a.5.	
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land in domestic offices.....	K187	0	13.b.1.	
(2) Farmland in domestic offices.....	K188	0	13.b.2.	
(3) 1-4 family residential properties in domestic offices.....	K189	0	13.b.3.	
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0	13.b.4.	
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0	13.b.5.	
(6) In foreign offices.....	K260	0	13.b.6.	
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFD	0	13.b.7.	
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461	0	13.c.	
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0	13.d.	
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
<b>14. Captive insurance and reinsurance subsidiaries:</b>				
a. Total assets of captive insurance subsidiaries (1).....	K193	NR	14.a.	
b. Total assets of captive reinsurance subsidiaries (1).....	K194	NR	14.b.	
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
<b>15. Qualified Thrift Lender (QTL) test:</b>				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....				
	RCON	Number	15.a.	
	L133	NR		
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....				
		YES / NO	15.b.	
	L135	NR		

<sup>1</sup> Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.



**Schedule RC-M—Continued**

Dollar Amounts in Thousands

	RCOM	Number	
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
<b>16. International remittance transfers offered to consumers:<sup>1</sup></b>			
<b>a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....</b>	N523	NR	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.<sup>2</sup></i>			
<b>b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:</b>		Amount	
<b>(1) Estimated dollar value of international remittance transfers.....</b>	N524	NR	16.b.1.
<b>(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....</b>	MM07	NR	16.b.2.
<b>(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....</b>	MQ52	NR	16.b.3.
<b>17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans<sup>3</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):</b>			
<b>a. Number of PPP loans outstanding.....</b>	LG26	22,886	17.a.
		Amount	
<b>b. Outstanding balance of PPP loans.....</b>	LG27	1,653,000	17.b.
<b>c. Outstanding balance of PPP loans pledged to the PPPLF.....</b>	LG28	0	17.c.
<b>d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:</b>			
<b>(1) One year or less.....</b>	LL59	0	17.d.1.
<b>(2) More than one year.....</b>	LL60	0	17.d.2.
<b>e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....</b>	LL57	0	17.e.
<b>18. Money Market Mutual Fund Liquidity Facility (MMLF):</b>			
<b>a. Outstanding balance of assets purchased under the MMLF.....</b>	LL61	0	18.a.
<b>b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....</b>	LL58	0	18.b.

**1** Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. Report information only about transfers for which the reporting institution is the provider.

**2** For the December 31, 2021, report date, your institution should complete Schedule RC-M, items 16.b.(1) through 16.b.(3), only if it reports 501 or more international remittance transfers in Schedule RC-M, item 16.a, in the December 31, 2021, Call Report or if it reported a combined total of 501 or more international remittance transfers in Schedule RC-M, item 16.d.(1), in the June 30 and December 31, 2020, Call Reports.

**3** Paycheck Protection Program (PPP) covered loans as defined in 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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	8,000	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	35,000	F175	0	F177	11,000	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	21,000	5399	0	5400	239,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	448,000	C237	267,000	C229	625,000	1.c.2.a.
(b) Secured by junior liens.....	C238	13,000	C239	0	C230	45,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	1,000	3500	0	3501	2,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,000	F180	0	F182	14,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	33,000	F181	13,000	F183	52,000	1.e.2.
RCFN			RCFN		RCFN		
f. In foreign offices.....	B572	97,000	B573	1,000	B574	191,000	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	5,000	5381	2,000	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	529,000	1252	222,000	1253	692,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	163,000	1255	32,000	1256	1,150,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	976,000	B576	911,000	B577	79,000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	153,000	K217	37,000	K218	56,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	598,000	5460	232,000	5461	131,000	7.

**Schedule RC-N—Continued**

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	8. Lease financing receivables						
a. Leases to individuals for household, family, and other personal expenditures.....							
	F166	0	F167	0	F168	0	8.a.
b. All other leases.....							
	F169	0	F170	0	F171	19,000	8.b.
9. Total loans and leases (sum of items 1 through 8).....							
	1406	3,081,000	1407	1,717,000	1403	3,306,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....							
	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....							
	K036	123,000	K037	279,000	K038	50,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....							
	K039	35,000	K040	66,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....							
	K042	68,000	K043	178,000	K044	41,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....							
	RCON		RCON		RCON		
	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....							
	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....							
	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....							
	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....							
	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....							
	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....							
	K063	0	K064	0	K065	0	12.a.4.

**Schedule RC-N—Continued**

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

**Schedule RC-N—Continued**

**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....							
	F661	83,000	F662	156,000	F663	375,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....							
	K111	0	K112	0	K113	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	1,000	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.
e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	44,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	168,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....							
	K126	124,000	K127	42,000	K128	199,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.

**Schedule RC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	207,000	HK27	198,000	HK28	788,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	11,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	166,000	1249	1,000	1250	206,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	84,000	C241	33,000	C226	262,000	M.5.

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

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	NR	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	NR	M.8.

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

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

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

### Schedule RC-O—Other Data for Deposit Insurance Assessments

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

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,147,721,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	363,960,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	363,960,000	3.
			RCFD		
4.	Average consolidated total assets for the calendar quarter.....		K652	1,695,766,000	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
			Amount		
5.	Average tangible equity for the calendar quarter (1).....		K654	150,336,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a.	One year or less.....		G465	5,490,000	7.a.
b.	Over one year through three years.....		G466	5,889,000	7.b.
c.	Over three years through five years.....		G467	8,348,000	7.c.
d.	Over five years.....		G468	1,718,000	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	12,000,000	8.d.
			RCON		
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a.	Fully consolidated brokered reciprocal deposits.....		L190	0	9.a.
10.	Banker's bank certification:				
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	YES / NO	
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>		K656	NO	10.
			Amount		
a.	Banker's bank deduction.....		K657	NR	10.a.
b.	Banker's bank deduction limit.....		K658	NR	10.b.
11.	Custodial bank certification:				
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659	YES	11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.<sup>2</sup></i>				
			Amount		
a.	Custodial bank deduction.....		K660	716,567,000	11.a.
b.	Custodial bank deduction limit.....		K661	107,579,000	11.b.

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

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

**Schedule RC-O—Continued**

**Memoranda**

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	176,921,000			M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
	Number	F050	18,490,127			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	579,976,000			M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
	Number	F052	222,733			M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	26,646,000			M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
	Number	F046	1,647,115			M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	218,000			M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
	Number	F048	469			M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3).....						
		5597	552,971,000			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT		RCON	FDIC Cert. No.			
A545	NR	A545	00000			M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....						
		RCFN				
		GW43	0			M.4.

<sup>1</sup> 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.  
<sup>2</sup> For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.  
<sup>3</sup> Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.



# Schedule RC-O—Continued

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

## Memoranda—Continued

	Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
<b>5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....</b>		MW53	CONF	M.5.
<b>6. Criticized and classified items:</b>				
a. Special mention .....	K663		CONF	M.6.a.
b. Substandard .....	K664		CONF	M.6.b.
c. Doubtful .....	K665		CONF	M.6.c.
d. Loss .....	K666		CONF	M.6.d.
<b>7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:</b>				
a. Nontraditional 1-4 family residential mortgage loans .....	N025		CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....	N026		CONF	M.7.b.
<b>8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:</b>				
a. Higher-risk consumer loans .....	N027		CONF	M.8.a.
b. Securitizations of higher-risk consumer loans .....	N028		CONF	M.8.b.
<b>9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:</b>				
a. Higher-risk commercial and industrial loans and securities .....	N029		CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....	N030		CONF	M.9.b.
<b>10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:</b>				
a. Total unfunded commitments .....	K676		5,386,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	K677		0	M.10.b.
<b>11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....</b>	K669		0	M.11.
<b>12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) .....</b>	RCON			
	K678		13,916,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
<b>13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):</b>		RCFD		
a. Construction, land development, and other land loans secured by real estate .....	N177		0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	N178		NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	N179		NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	N180		NR	M.13.d.
e. Commercial and industrial loans .....	N181		NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	N182		NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	N183		NR	M.13.g.
h. Non-agency residential mortgage-backed securities .....	M963		NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
<b>14. Amount of the institution's largest counterparty exposure .....</b>	K673		CONF	M.14.
<b>15. Total amount of the institution's 20 largest counterparty exposures .....</b>	K674		CONF	M.15.

**Schedule RC-O—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....	L189	328,000	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194	1,147,971,000	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195	363,960,000	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	5,490,000	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	553,221,000	M.17.d

**Schedule RC-O—Continued**

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

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

**Schedule RC-O—Continued**

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

	Two-Year Probability of Default (PD)										(Column O) PDs Were Derived Using <sup>1</sup> Number	
	(Column I) 20.01–22% Amount	(Column J) 22.01–26% Amount	(Column K) 26.01–30% Amount	(Column L) > 30% Amount	(Column M) Unscoreable Amount	(Column N) Total Amount						
	Dollar Amounts in Thousands											
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:												
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFD M972 CONF	RCFD M973 CONF	RCFD M974 CONF	RCFD M975 CONF	RCFD M976 CONF	RCFD M977 CONF	RCFD M978 CONF					
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFD M987 CONF	RCFD M988 CONF	RCFD M989 CONF	RCFD M990 CONF	RCFD M991 CONF	RCFD M992 CONF	RCFD M993 CONF					
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFD N003 CONF	RCFD N004 CONF	RCFD N005 CONF	RCFD N006 CONF	RCFD N007 CONF	RCFD N008 CONF	RCFD N009 CONF					
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD N018 CONF	RCFD N019 CONF	RCFD N020 CONF	RCFD N021 CONF	RCFD N022 CONF	RCFD N023 CONF	RCFD N024 CONF					
e. Credit cards.....	RCFD N048 CONF	RCFD N049 CONF	RCFD N050 CONF	RCFD N051 CONF	RCFD N052 CONF	RCFD N053 CONF	RCFD N054 CONF					
f. Automobile loans.....	RCFD N063 CONF	RCFD N064 CONF	RCFD N065 CONF	RCFD N066 CONF	RCFD N067 CONF	RCFD N068 CONF	RCFD N069 CONF					
g. Student loans	RCFD N078 CONF	RCFD N079 CONF	RCFD N080 CONF	RCFD N081 CONF	RCFD N082 CONF	RCFD N083 CONF	RCFD N084 CONF					
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFD N093 CONF	RCFD N094 CONF	RCFD N095 CONF	RCFD N096 CONF	RCFD N097 CONF	RCFD N098 CONF	RCFD N099 CONF					
i. Consumer leases.....	RCFD N108 CONF	RCFD N109 CONF	RCFD N110 CONF	RCFD N111 CONF	RCFD N112 CONF	RCFD N113 CONF	RCFD N114 CONF					
j. Total.....	RCFD N123 CONF	RCFD N124 CONF	RCFD N125 CONF	RCFD N126 CONF	RCFD N127 CONF	RCFD N128 CONF	RCFD N129 CONF					

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

## Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

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

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT81	897,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	941,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	778,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	FT05	3,218,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD		
	HT85	49,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCON		
	HT86	9,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	L191	CONF	7.a.
b. For representations and warranties made to other parties.....	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	32,000	7.c.

<sup>1</sup> Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands										
<b>Assets</b>										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	261,706,000	G474	0	G475	174,029,000	G476	86,263,000	G477	1,414,000
2. Federal funds sold and securities purchased under agreements to resell.....	G478	229,000	G479	0	G480	0	G481	229,000	G482	0
3. Loans and leases held for sale.....	G483	2,630,000	G484	0	G485	0	G486	2,586,000	G487	44,000
4. Loans and leases held for investment.....	G488	4,457,000	G489	0	G490	0	G491	3,817,000	G492	640,000
5. Trading assets:										
a. Derivative assets.....	3543	53,925,000	G493	424,731,000	G494	40,000	G495	468,989,000	G496	9,627,000
b. Other trading assets.....	G497	69,387,000	G498	631,000	G499	39,041,000	G500	30,273,000	G501	704,000
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....										
6. All other assets.....	F240	0	F684	0	F692	0	F241	0	F242	0
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G391	8,034,000	G392	0	G395	0	G396	7,590,000	G804	444,000
	G502	400,368,000	G503	425,362,000	G504	213,110,000	G505	599,747,000	G506	12,873,000

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

**Schedule RC-Q—Continued**

	Dollar Amounts in Thousands									
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
<b>Liabilities</b>										
8. Deposits.....	F252	2,714,000	F686	0	F694	0	F253	2,532,000	F254	182,000
9. Federal funds purchased and securities sold under agreements to repurchase										
10. Trading liabilities:	G507	0	G508	0	G509	0	G510	0	G511	0
a. Derivative liabilities.....										
b. Other trading liabilities.....	3547	34,561,000	G512	420,450,000	G513	33,000	G514	447,773,000	G515	7,205,000
11. Other borrowed money.....	G516	9,496,000	G517	631,000	G518	6,806,000	G519	3,316,000	G520	5,000
12. Subordinated notes and debentures.....	G521	2,177,000	G522	0	G523	0	G524	1,740,000	G525	437,000
13. All other liabilities.....	G526	0	G527	0	G528	0	G529	0	G530	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G805	2,155,000	G806	0	G807	0	G808	2,154,000	G809	1,000
	G531	51,103,000	G532	421,081,000	G533	6,839,000	G534	457,515,000	G535	7,830,000
<b>Memoranda</b>										
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):										
a. Mortgage servicing assets.....	G536	NR	G537	NR	G538	NR	G539	NR	G540	NR
b. Nontrading derivative assets.....	G541	2,324,000	G542	NR	G543	NR	G544	2,302,000	G545	22,000
c. G546 Negotiable CDS	G546	5,264,000	G547	NR	G548	NR	G549	5,264,000	G550	NR
d. G551 NR	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR
e. G556 NR	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR
f. G561 NR	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):										
a. Loan commitments (not accounted for as derivatives).....	F261	NR	F689	NR	F697	NR	F262	NR	F263	NR
b. Nontrading derivative liabilities.....	G566	2,149,000	G567	NR	G568	NR	G569	2,148,000	G570	1,000
c. G571 NR	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR
d. G576 NR	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR
e. G581 NR	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR
f. G586 NR	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR

**Schedule RC-Q—Continued**

**Memoranda—Continued**

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	2,606,000	M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0	M.3.a.2.
b. Commercial and industrial loans.....	F585	3,722,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d. Other loans.....	F589	759,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91	2,566,000	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	3,755,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0	M.4.c.
d. Other loans.....	F601	720,000	M.4.d.



# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCFA	Amount		
<b>Common Equity Tier 1 Capital</b>					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	147,666,000	1.	
2. Retained earnings (1).....		KW00	37,538,000	2.	
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) .....		RCOA JJ29	Number 2	2.a.	
3. Accumulated other comprehensive income (AOCI).....		RCFA B530	Amount (18,918,000)	3.	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		0=No 1=Yes	RCOA P838	Amount 0	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....		RCFA P839	Amount 136,000	4.	
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	166,422,000	5.	
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	10,832,000	6.	
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	3,602,000	7.	
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....		P843	2,711,000	8.	
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....		P844	NR	9.a.	
b. Not applicable					
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....		P846	NR	9.c.	
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....		P847	NR	9.d.	
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848	NR	9.e.	
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....		P849	837,000	9.f.	

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

**Schedule RC-R—Continued**

**Part I - Continued**

		Dollar Amounts in Thousands		RCFA	Amount
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	117,000
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	864,000

		Dollar Amounts in Thousands			
		(Column A) Non-advanced Approaches Institutions <sup>1</sup>		(Column B) Advanced Approaches Institutions <sup>1</sup>	
		RCFA	Amount	RCFW	Amount
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	147,459,000
13.a.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR		
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0
14.a.	LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR		
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0
15.a.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR		
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0
18.	Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	147,459,000

<sup>1</sup> All non-advanced approaches institutions should complete column A for items 11-19; all advanced approaches institutions should complete column B for items 11-19.

<sup>2</sup> 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.

<sup>3</sup> All non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

# Schedule RC-R—Continued

## Part I - Continued

		Dollar Amounts in Thousands		RCFA	Amount	
<b>Additional Tier 1 Capital</b>						
20.	Additional tier 1 capital instruments plus related surplus.....	P860	2,100,000			20.
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22.	Tier 1 minority interest not included in common equity tier 1 capital.....	P862	29,000			22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	2,129,000			23.
24.	LESS: Additional tier 1 capital deductions.....	P864	0			24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	2,129,000			25.
<b>Tier 1 Capital</b>						
26.	Tier 1 capital (1) (sum of items 19 and 25).....	8274	149,588,000			26.
<b>Total Assets for the Leverage Ratio</b>						
27.	Average total consolidated assets (2).....	KW03	1,699,320,000			27.
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	18,009,000			28.
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(1,682,000)			29.
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	1,682,993,000			30.
<b>Leverage Ratio*</b>						
31.	Leverage ratio (item 26 divided by item 30) .....	7204	8.8882%			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) .....						
		0=No	RCOA			
		1=Yes	LE74	0		31.a.

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

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

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

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

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

1 All non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

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

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

**Schedule RC-R—Continued**

**Part I - Continued**

**Qualifying Criteria and Other Information for CBLR Institutions\***

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

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

	Dollar Amounts in Thousands		RCFA	Amount	
<b>Tier 2 Capital<sup>3</sup></b>					
39. Tier 2 capital instruments plus related surplus.....	P866	12,000,000			39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	NR			40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	39,000			41.
42. a. Allowance for loan and lease losses includable in tier 2 capital (4,5).....	5310	13,025,000			42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW				
	5310	4,542,000			42.b.
43. Not applicable	RCFA				
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....	P870	25,064,000			44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....	RCFW				
	P870	16,581,000			44.b.

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

1 For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.

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

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

4 Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.

5 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.

# Schedule RC-R—Continued

## Part I - Continued

	Dollar Amounts in Thousands		RCFA	Amount	
45. LESS: Tier 2 capital deductions.....			P872	NR	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....			5311	25,064,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....			RCFW		
			5311	16,581,000	46.b.
<b>Total Capital</b>					
47. a. Total capital (sum of items 26 and 46.a).....			3792	174,652,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....			RCFW		
			3792	166,169,000	47.b.
<b>Total Risk-Weighted Assets</b>			RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....			A223	1,099,462,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....			RCFW		
			A223	1,062,794,357	48.b.

### Risk-Based Capital Ratios\*

	Column A		Column B		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 48.b).....	P793	13.4119%	P793	13.8747%	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	7206	13.6056%	7206	14.0750%	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	7205	15.8852%	7205	15.6351%	51.

### Capital Buffer\*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer .....	H311	7.6056%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer .....	RCFW	H312	2.5000% 52.b.

	Dollar Amounts in Thousands		RCFA	Amount	
53. Eligible retained income (1).....			H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2).....			H314	NR	54.
<b>Supplementary Leverage Ratio*</b>					
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:					
a. Total leverage exposure (3).....			H015	2,205,471,000	55.a.
b. Supplementary leverage ratio.....			H036	6.7826%	55.b.

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

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

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

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

# Schedule RC-R—Continued

## Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II. Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules<sup>1</sup> and not deducted from tier 1 or tier 2 capital.

	(Column A)	(Column B)	(Column C)					(Column D)	(Column E)	(Column F)				(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Amount	0%	2%	4%	10%	20%	50%	100%	150%	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands																
<b>Balance Sheet Asset Categories<sup>2</sup></b>																
1.	Cash and balances due from depository institutions.....	RCFD D957	RCFD S396	RCFD D958								RCFD D959	RCFD S397	RCFD D960		RCFD S398
		315,486,000	(18,000)	290,744,000								11,072,000	3,095,000	7,131,000		3,462,000
2.	Securities:	RCFD D961	RCFD S399	RCFD D962	RCFD H174	RCFD H175						RCFD D963	RCFD D964	RCFD D965		RCFD S400
	a. Held-to-maturity securities (3).....	164,324,000	(57,000)	89,538,000	0	0						70,304,000	3,893,000	646,000		0
	b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21	RCFD S402	RCFD D967	RCFD H176	RCFD H177						RCFD D968	RCFD D969	RCFD D970		RCFD S403
		261,399,000	0	226,644,000	0	0						29,148,000	1,799,000	2,734,000		689,000
3.	Federal funds sold and securities purchased under agreements to resell:	RCFD D971		RCFD D972								RCFD D973	RCON S410	RCON D974		RCON S411
	a. Federal funds sold.....	0		0								0	0	0		0
	b. Securities purchased under agreements to resell.....	RCFD H171	RCFD H172													
		66,905,000	66,905,000													
4.	Loans and leases held for sale:	RCFD S413	RCFD S414	RCFD H173								RCFD S415	RCFD S416	RCFD S417		
	a. Residential mortgage exposures.....	9,582,000	0	0								6,000	7,216,000	2,360,000		
	b. High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174								RCFD H175	RCFD H176	RCFD H177		RCFD S421
		0	0	0								0	0	0		0

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

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

Dollar Amounts in Thousands									
(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
Allocation by Risk-Weight Category									
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
									1.
									2.a.
RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272	2.b.
0	0		0				385,000	482,000	
									3.a.
									3.b.
							RCFD H273	RCFD H274	
							0	0	4.a.
							RCFD H275	RCFD H276	
							0	0	4.b.

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category										(Column J)
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):													
c. Exposures past due 90 days or more or on nonaccrual (1):													
	236,000	RCFD S424	RCFD S425	RCFD H178	RCFD H179	RCFD S426	RCFD S427	RCFD S428	RCFD S428	RCFD S429	RCFD S429	RCFD S429	RCFD S429
	RCFD S431	RCFD S432	RCFD S433	RCFD H180	RCFD H181	RCFD S434	RCFD S435	RCFD S436	RCFD S436	RCFD S437	RCFD S437	RCFD S437	RCFD S437
	7,643,000	(249,000)	0	11,000	0	13,000	0	7,456,000	0	309,000	309,000	309,000	309,000
d. All other exposures:													
5. Loans and leases held for investment (2):													
a. Residential mortgage exposures:													
	RCFD S439	RCFD S440	RCFD H178			RCFD S441	RCFD S442	RCFD S443	RCFD S443	RCFD S443	RCFD S443	RCFD S443	RCFD S443
	122,783,000	0	0			1,014,000	81,585,000	40,184,000	40,184,000	40,184,000	40,184,000	40,184,000	40,184,000
b. High volatility commercial real estate exposures:													
	RCFD S445	RCFD S446	RCFD H179			RCFD H180	RCFD H181	RCFD H182	RCFD H182	RCFD S447	RCFD S447	RCFD S447	RCFD S447
	19,000	0	0			0		0	0	19,000	19,000	19,000	19,000
c. Exposures past due 90 days or more or on nonaccrual (3):													
	RCFD S449	RCFD S450	RCFD S451	RCFD H182	RCFD H183	RCFD S452	RCFD S453	RCFD S454	RCFD S454	RCFD S455	RCFD S455	RCFD S455	RCFD S455
	4,687,000	0	300,000	0	0	33,000	0	0	0	4,354,000	4,354,000	4,354,000	4,354,000
	RCFD S457	RCFD S458	RCFD S459	RCFD H184	RCFD H185	RCFD S460	RCFD S461	RCFD S462	RCFD S462	RCFD S463	RCFD S463	RCFD S463	RCFD S463
	448,508,000	0	3,182,000	3,797,000	0	4,740,000	4,711,000	414,593,000	414,593,000	3,229,000	3,229,000	3,229,000	3,229,000
d. All other exposures:													
	RCFD S123	RCFD S123											
	16,071,000	16,071,000											
6. LESS: Allowance for loan and lease losses (4):													
	16,071,000	16,071,000											

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





**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								(Column J) Amount	
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD D976 123,248,000	RCFD S466 90,729,000	RCFD D977 25,974,000	RCFD H186 0	RCFD H187 0	RCFD D978 400,000	RCFD D979 152,000	RCFD D980 5,912,000	RCFD D981 50,000	RCFD D982 521,000	RCFD D983 42,169,700	RCFD H185 687,000
8. All other assets (1,2,3).....	RCFD D981 105,487,000	RCFD S469 19,950,500	RCFD D982 22,993,800	RCFD H188 25,000	RCFD H189 0	RCFD D983 521,000	RCFD D984 292,000	RCFD D985 42,169,700	RCFD D986 687,000	RCFD D987 687,000	RCFD D988 687,000	RCFD H185 687,000
a. Separate account bank-owned life insurance.....												
b. Default fund contributions to central counterparties.....												

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

2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

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

**Schedule RC-R—Continued**

**Part II—Continued**

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
Allocation by Risk-Weight Category								
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
7. Trading assets.....	0	0	0				31,000	39,000
8. All other assets (2).....	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
a. Separate account bank-owned life insurance.....	10,387,000	0	0				392,000	489,000
b. Default fund contributions to central counterparties.....							RCFD H296	RCFD H297
							5,283,000	1,093,580
							RCFD H298	RCFD H299
							2,786,000	1,770,000

1 includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.  
 2 includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

**Schedule RC-R—Continued**

**Part II—Continued**

	Dollar Amounts in Thousands									
	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)					
	Amount	Amount	1250% Amount	SSFA <sup>1</sup> Amount	Gross-Up Amount					
<b>Securitization Exposures: On- and Off-Balance Sheet</b>										
9. On-balance sheet securitization exposures:										
a. Held-to-maturity securities (2)	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479					
	31,027,000	31,027,000	0	6,860,000	0					
	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484					
	307,000	307,000	0	61,000	0					
b. Available-for-sale securities	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489					
	64,000	62,000	2,000	22,000	0					
c. Trading assets	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494					
	58,289,000	58,044,000	245,000	18,154,000	0					
d. All other on-balance sheet securitization exposures	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499					
	48,018,000	47,997,000	21,000	9,061,000	0					
10. Off-balance sheet securitization exposures										

	Allocation by Risk-Weight Category									
	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
	RCFD 2170	RCFD S500	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	1,703,923,000	250,629,500	RCFD D987	RCFD HJ90	RCFD HJ91	RCFD D988	RCFD D989	RCFD D990	RCFD S503	RCFD S503
			659,375,800	3,833,000	0	117,251,000	102,743,000	523,185,700	13,035,000	11.
11. Total balance sheet assets (3)										

	Allocation by Risk-Weight Category									
	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)		
	250%	300%	400%	600%	625%	937.5%	1250%	Application of Other Risk-Weighting Approaches		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Exposure Amount		
	RCFD S504	RCFD S505	RCFD S506	RCFD S507	RCFD S508	RCFD S509	RCFD S510	RCFD H300		
	10,387,000	0	0	0	0	0	247,000	23,236,000		
11. Total balance sheet assets (3)										

<sup>1</sup> Simplified Supervisory Formula Approach.  
<sup>2</sup> Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a., column A, should report as a negative number in item 9.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.  
<sup>3</sup> For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	Allocation by Risk-Weight Category										
	Amount		Amount	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Col F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
Dollar Amounts in Thousands				Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)</b>														
12. Financial standby letters of credit.....	RCFD D991 42,209,000	1.0	RCFD D992 42,209,000	RCFD D993 1,864,000	RCFD HI92 1,362,000	RCFD HI93 0		RCFD D994 4,769,000	RCFD D995 1,667,000	RCFD D996 31,606,000	RCFD S511 941,000			
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 11,614,000	0.5	RCFD D998 5,807,000	RCFD D999 0				RCFD G603 668,000	RCFD G604 16,000	RCFD G605 5,026,000	RCFD S512 97,000			
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 6,693,000	0.2	RCFD G607 1,338,600	RCFD G608 19,000	RCFD HI94 34,000	RCFD HI95 0		RCFD G609 36,600	RCFD G610 33,000	RCFD G611 911,000	RCFD S513 305,000			
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0			

<sup>1</sup> Credit conversion factor.

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	Allocation by Risk-Weight Category									
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%		
	RCFD S515		RCFD S516	Amount	RCFD S517	RCFD S518	RCFD S519	Amount	RCFD S520	RCFD S521	RCFD S522	Amount	RCFD S523
16. Repo-style transactions (3).....	27,694,000	1.0	27,694,000	8,382,000	4,113,000	0	0	3,664,000	59,000	8,917,000	2,541,000	16.	2,541,000
17. All other off-balance sheet liabilities.....	2,271,000	1.0	2,271,000	822,000				0	0	1,434,000	RCFD G623	RCFD S524	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less.....	49,162,000	0.2	9,832,400	179,000	520,000	0	RCFD HJ97	RCFD S526	RCFD S527	RCFD HJ96	RCFD S529	RCFD S530	RCFD S531
b. Original maturity exceeding one year .....	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD S528	RCFD S529	RCFD S530	RCFD S531	RCFD S532	RCFD S533
19. Unconditionally cancelable commitments .....	710,112,000	0.0	0	RCFD S541				11,968,000	273,000	107,366,000	1,071,000	18.b.	1,071,000
20. Over-the-counter derivatives .....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	19.	RCFD S548
21. Centrally cleared derivatives .....			212,440,000	10,505,000	0	0	0	36,617,000	3,895,000	159,416,000	1,802,000	20.	1,802,000
22. Unsettled transactions (failed trades) (4) .....	RCFD H191		69,616,000	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	21.	RCFD S557
	371,000			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	22.	RCFD H197
				257,000				0	0	30,000	0		0

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column O) Allocation by Risk-Weight Category	(Column P) Amount	(Column Q) Amount	(Column R) Application of Other Risk-Weighting Approaches <sup>1</sup>		(Column S) Risk-Weighted Asset Amount
				Credit Equivalent Amount	Risk-Weighted Asset Amount	
	625%	937.5%	1250%			
	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (2).....				RCFD H301	RCFD H302	23,000
				18,000		16.
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCFD H303	RCFD H304	
a. Original maturity of one year or less.....				0	0	18.a.
b. Original maturity exceeding one year .....				RCFD H307	RCFD H308	
				436,000	545,000	18.b.
19. Unconditionally cancelable commitments .....						19.
20. Over-the-counter derivatives .....				RCFD H309	RCFD H310	
				205,000	257,000	20.
21. Centrally cleared derivatives .....						21.
22. Unsettled transactions (failed trades) (3).....	RCFD H198	RCFD H199	RCFD H200			
	0	0	84,000			22.

Dollar Amounts in Thousands

<sup>1</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.  
<sup>2</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
<sup>3</sup> For item 22, the sum of columns C through Q must equal column A.

**Schedule RC-R—Continued**

**Part II—Continued**

	Dollar Amounts in Thousands									
	(Column C)	(Column D)	(Column E)	Allocation by Risk-Weight Category			(Column H)	(Column I)	(Column J)	
	0% Amount	2% Amount	4% Amount	10% Amount	20% Amount	50% Amount	100% Amount	150% Amount		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	681,911,800	93,561,000	0	0	175,275,000	109,456,000	846,355,700	19,810,000		
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%		
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	RCFD G634 0	RCFD S569 1,871,220	RCFD S570 0	RCFD S571 0	RCFD G635 35,055,000	RCFD G636 54,728,000	RCFD G637 846,355,700	RCFD S572 29,715,000		



**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K) Amount	(Column L) Amount	Allocation by Risk-Weight Category				(Column Q) Amount
			(Column M) Amount	(Column N) Amount	(Column O) Amount	(Column P) Amount	
	250%	300%	400%	600%	625%	937.5%	1250%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	10,387,000	RCFD \$563	RCFD \$564	RCFD \$565	RCFD \$566	RCFD \$567	RCFD \$568
	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
24. Risk weight factor .....							
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	25,967,500	RCFD \$574	RCFD \$575	RCFD \$576	RCFD \$577	RCFD \$578	RCFD \$579
		0	0	0	0	0	4,400,000

	Dollar Amounts in Thousands	
	RCFD	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1) .....	\$580	1,041,983,000
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) .....	\$581	58,440,000
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3) .....	B704	1,100,423,000
29. LESS: Excess allowance for loan and lease losses (4,5) .....	A222	955,000
30. LESS: Allocated transfer risk reserve .....	3128	6,000
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641	1,099,462,000

1 For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.  
 2 Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).  
 3 For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AAAL and allocated transfer risk reserve.  
 4 Institutions that have adopted ASU 2016-13 should report the excess AAAL.  
 5 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AAAL transitional amount or the modified AAAL transitional amount, respectively, from the AAAL, as defined in the regulatory capital rule, before determining the amount of excess AAAL.

**Schedule RC-R—Continued**

**Part II—Continued**

**Memoranda**

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	Dollar Amounts in Thousands	RCFD	Amount
		1,5642	76,565,000
			M.1.

	Dollar Amounts in Thousands						With a remaining maturity of		
	(Column A) One year or less			(Column B) Over one year through five years			(Column C) Over five years		
	RCFD	Amount		RCFD	Amount		RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:									
a. Interest rate .....	S582	2,072,738,000	S583	3,311,437,000	S584	2,707,292,000			M.2.a.
b. Foreign exchange rate and gold .....	S585	10,819,663,000	S586	711,851,000	S587	262,269,000			M.2.b.
c. Credit (investment grade reference asset) .....	S588	115,174,000	S589	525,668,000	S590	83,943,000			M.2.c.
d. Credit (non-investment grade reference asset) .....	S591	90,226,000	S592	160,918,000	S593	16,467,000			M.2.d.
e. Equity .....	S594	560,659,000	S595	171,572,000	S596	9,091,000			M.2.e.
f. Precious metals (except gold) .....	S597	7,947,000	S598	427,000	S599	0			M.2.f.
g. Other .....	S600	76,823,000	S601	36,962,000	S602	3,146,000			M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:									
a. Interest rate .....	S603	17,861,218,000	S604	658,468,000	S605	277,608,000			M.3.a.
b. Foreign exchange rate and gold .....	S606	335,083,000	S607	1,676,000	S608	0			M.3.b.
c. Credit (investment grade reference asset) .....	S609	299,646,000	S610	1,794,000	S611	115,000			M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	59,146,000	S613	2,558,000	S614	1,084,000			M.3.d.
e. Equity .....	S615	23,080,000	S616	10,161,000	S617	61,000			M.3.e.
f. Precious metals (except gold) .....	S618	1,334,000	S619	0	S620	0			M.3.f.
g. Other .....	S621	73,797,000	S622	22,959,000	S623	112,000			M.3.g.

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

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

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

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Bank Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCFD B705 4,930,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 34,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09 0	RCFD HU10 0	RCFD HU11 0	RCFD HU12 0	RCFD HU13 0	RCFD HU14 0	RCFD HU15 1,000
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.<sup>1</sup></i>							
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCFD B733 383,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
b. 90 days or more past due.....	RCFD B740 243,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIAD B747 8,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries.....	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

<sup>1</sup> The \$100 billion asset size test is based on total assets reported in the June 30, 2020, Report of Condition.

**Schedule RC-S—Continued**

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0	
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783 0			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 16,000						RCFD B796 3,244,000
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements provided to assets reported in item 11.....	RCFD B797 16,000						RCFD B803 967,000

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

# Schedule RC-S—Continued

## Memoranda

		Dollar Amounts in Thousands		RCFD	Amount	
1. Not applicable						
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):						
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....						
				B804	16,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....						
				B805	42,516,000	M.2.b.
c. Other financial assets (includes home equity lines) (1)						
				A591	12,736,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....						
				F699	385,000	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.<sup>2</sup></i>						
3. Asset-backed commercial paper conduits:						
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:						
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....						
				B806	1,359,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....						
				B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:						
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....						
				B808	28,181,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....						
				B809	1,545,000	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3).....						
				C407	NR	M.4.

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

<sup>2</sup> For the \$10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

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

# Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	10,160,000	59,388,000	1,384	4,136	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
0	15,472,000	0	33		
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
0	0	0	0		
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
317,000	87,000	156	9		
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
1,750,000	44,974,000	1	1,808		
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
65,841,000	178,000	7,917	9		
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
634,000	0	189	0		
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
82,153,000	884,064,000	85	6,439		
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
160,855,000	1,004,163,000	9,732	12,434		
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
	19,824,083,000		273,244		

**Schedule RC-T—Continued**

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	57,000,000	12,296,062,000	4,187	259,137	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	317,000	1,344,000	156	364	

	Dollar Amounts in Thousands		RIAD	Amount	
<b>Fiduciary and Related Services Income</b>					
14. Personal trust and agency accounts.....			B904	81,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	2,000	15.c.
16. Corporate trust and agency accounts.....			A479	17,000	16.
17. Investment management and investment advisory agency accounts.....			J315	228,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	3,000	18.
19. Other fiduciary accounts.....			A480	38,000	19.
20. Custody and safekeeping accounts.....			B909	1,305,000	20.
21. Other fiduciary and related services income.....			B910	184,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	1,858,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912	1,298,000		22.a.
23. Less: Expenses.....			C058	NR	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NR	25.
26. Net fiduciary and related services income.....			A491	NR	26.

**Memoranda**

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

**Schedule RC-T—Continued**

**Memoranda—Continued**

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	NR	J291	NR	J292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	NR	J294	NR	J295	NR	M.1.k.
l. Other common and preferred stocks.....	J296	NR	J297	NR	J298	NR	M.1.l.
m. Real estate mortgages.....	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate.....	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets.....	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	NR	J309	NR	J310	NR	M.1.p.

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships.....	B927	NR	RCFD B928		M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	NR	RCFD J314		M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	NR			M.2.b.

Memorandum items 3.a through 3.h are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.

Memorandum item 3.h only is to be completed by banks with collective investment funds and common trust funds with a total market value of less than \$1 billion as of the preceding December 31.

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



# Schedule RC-T—Continued

## Memoranda—Continued

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

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

CONF  
Name and Title (TEXT B962)

CONF  
E-mail Address (TEXT B926)

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

**Schedule RC-V—Variable Interest Entities<sup>1</sup>**

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	26,000	JF84	103,000	1.a.
b. Securities not held for trading.....	HU20	44,000	HU21	744,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	30,943,000	HU23	13,375,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	6,000	JF90	467,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	11,502,000	JF85	9,472,000	2.a.
b. Other liabilities.....	JF93	67,000	JF86	150,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....					
	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....					
	K033	0	JF88	1,359,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....					
	JF77	12,460,000			5.
6. Total liabilities of ABCP conduit VIEs.....					
	JF78	10,015,000			6.

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

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

(TEXT 6980)

NR

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(1) Latin America GCB consists of Citi's consumer banking operations in Mexico.

(2) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

**CITIGROUP FINANCIAL SUMMARY**

(In millions of dollars, except per share amounts and as otherwise noted)

	2020				2021				3Q21 Increase/ (Decrease) from 2021		YTD 2021 vs. YTD 2020 Increase/ (Decrease)	
	3Q	4Q	1Q	2Q	3Q	2021	2021	2021	2021	2020	2021	
<b>Total revenues, net of interest expense<sup>(1)</sup></b>	\$ 17,302	\$ 16,489	\$ 19,327	\$ 17,474	\$ 17,154	(2%)	(1%)	(2%)	(1%)	\$ 57,799	\$ 53,955	(7%)
Total operating expenses	10,864	11,104	11,073	11,192	11,484	3%	5%	3%	5%	32,067	33,749	5%
Net credit losses (NCLs)	1,919	1,472	1,748	1,472	961	(27%)	(27%)	(27%)	(27%)	6,139	4,029	(34%)
Credit reserve build / (release) for loans	12	(1,848)	(3,227)	(2,444)	(1,148)	53%	53%	53%	53%	10,159	(6,822)	NM
Provision / (release) for unfunded lending commitments	424	352	(626)	44	(13)	NM	NM	NM	NM	1,094	(595)	NM
Provisions for benefits and claims, HTM debt securities and other assets	29	(22)	50	16	9	(44%)	(44%)	(44%)	(44%)	149	75	(50%)
Provisions for credit losses and for benefits and claims	2,384	(46)	(2,055)	(1,068)	(182)	82%	82%	82%	82%	17,541	(3,313)	NM
Income from continuing operations before income taxes	3,954	5,441	10,309	7,348	5,862	(20%)	(20%)	(20%)	(20%)	8,191	23,519	NM
Income taxes <sup>(2)</sup>	1,777	1,116	2,332	1,155	1,193	3%	3%	3%	3%	1,409	4,660	NM
<b>Income from continuing operations</b>	<b>3,177</b>	<b>4,325</b>	<b>7,977</b>	<b>6,193</b>	<b>4,669</b>	<b>(25%)</b>	<b>(25%)</b>	<b>(25%)</b>	<b>(25%)</b>	<b>6,782</b>	<b>18,839</b>	<b>NM</b>
Income (loss) from discontinued operations, net of taxes	(7)	6	(2)	10	(1)	NM	NM	NM	NM	(26)	7	NM
Net income before noncontrolling interests	3,170	4,331	7,975	6,203	4,668	(25%)	(25%)	(25%)	(25%)	6,756	18,846	47%
Net income (loss) attributable to noncontrolling interests	24	22	33	10	24	NM	NM	NM	NM	18	67	NM
<b>Citigroup's net income</b>	<b>\$ 3,146</b>	<b>\$ 4,309</b>	<b>\$ 7,942</b>	<b>\$ 6,193</b>	<b>\$ 4,644</b>	<b>(25%)</b>	<b>(25%)</b>	<b>(25%)</b>	<b>(25%)</b>	<b>\$ 6,738</b>	<b>\$ 18,779</b>	<b>NM</b>
<b>Diluted earnings per share<sup>(3)</sup></b>	\$ 1.36	\$ 1.92	\$ 3.62	\$ 2.84	\$ 2.15	(24%)	(24%)	(24%)	(24%)	\$ 2.81	\$ 8.64	NM
Income from continuing operations	1.36	1.92	3.62	2.85	2.15	(25%)	(25%)	(25%)	(25%)	2.80	8.65	NM
Citigroup's net income	2,081.8	2,081.9	2,082.0	2,066.5	2,008.3	(2%)	(2%)	(2%)	(2%)	2,087.1	2,049.3	(2%)
Average basic	2,094.3	2,095.7	2,096.6	2,073.0	2,026.2	(3%)	(3%)	(3%)	(3%)	2,100.1	2,065.3	(2%)
Average diluted	2,082.0	2,082.1	2,082.0	2,026.8	1,984.3	(2%)	(2%)	(2%)	(2%)			
Common shares outstanding, at period end	\$ 284	\$ 267	\$ 282	\$ 253	\$ 266	(6%)	(6%)	(6%)	(6%)	\$ 828	\$ 811	(2%)
Preferred dividends												
<b>Income allocated to unrestricted common shareholders - basic</b>	\$ 2,851	\$ 4,014	\$ 7,586	\$ 5,889	\$ 4,353	(26%)	(26%)	(26%)	(26%)	\$ 5,886	\$ 17,827	NM
Income from continuing operations	2,844	4,020	7,584	5,899	4,352	(26%)	(26%)	(26%)	(26%)	5,860	17,834	NM
Citigroup's net income	2,858	4,021	7,593	5,887	4,361	(26%)	(26%)	(26%)	(26%)	5,908	17,850	NM
Income from continuing operations	2,851	4,027	7,591	5,907	4,360	(26%)	(26%)	(26%)	(26%)	5,882	17,857	NM
Citigroup's net income	11.66%	11.73%	11.78%	11.83%	11.7%					0.41%	1.08%	NM
<b>Regulatory capital ratios and performance metrics<sup>(4)</sup></b>	13.15%	13.31%	13.49%	13.35%	13.2%					4.5%	13.2%	NM
Common Equity Tier 1 (CET1) Capital ratio <sup>(5)(7)</sup>	15.54%	15.61%	15.63%	15.3%	15.3%					55.5%	62.6%	NM
Tier 1 Capital ratio <sup>(6)(7)</sup>	6.82%	7.00%	6.96%	5.84%	5.8%							
Total Capital ratio <sup>(6)(7)</sup>	0.55%	0.75%	1.39%	1.06%	0.79%							
Supplementary Leverage ratio (SLR) <sup>(7)(8)</sup>	8.1%	8.1%	17.2%	13.0%	8.5%							
Return on average assets	63.4%	67.3%	57.3%	64.0%	66.9%							
Efficiency ratio (total operating expenses/total revenues, net)												
<b>Balance sheet data (in billions of dollars, except per share amounts)<sup>(9)</sup></b>	\$ 2,294.5	\$ 2,280.1	\$ 2,314.3	\$ 2,327.9	\$ 2,361.9	1%	6%	1%	6%	\$ 2,202.2	\$ 2,334.9	6%
Total assets	2,259.5	2,299.3	2,316.8	2,341.8	2,346.0	-	4%	-	4%			
Total deposits	1,262.6	1,280.7	1,301.0	1,310.3	1,347.5	3%	7%	3%	7%			
Citigroup's stockholders' equity	193.9	198.4	202.5	202.2	200.9	(1%)	4%	(1%)	4%			
Book value per share	84.49	86.43	88.18	90.86	92.16	1%	9%	1%	9%			
Tangible book value per share <sup>(8)</sup>	71.95	73.87	75.50	77.87	79.07	2%	10%	2%	10%			
Direct staff (in thousands)	209	210	211	214	220	3%	5%	3%	5%			

(1) In 4Q20, Citi revised the 2Q20 accounting conclusion from a "change in accounting principle" to a "change in accounting principle", which requires an adjustment to January 1, 2020 opening retained earnings, rather than net income. As a result, Citi's full year and quarterly results for 2020 have been revised to reflect this change as if it were effective as of January 1, 2020. Citi recorded an increase to its beginning retained earnings on January 1, 2020 of \$330 million and a decrease of \$443 million in its allowance for credit losses on loans, as well as a \$113 million decrease in Other assets related to income taxes, and recorded a decrease of \$18 million (\$7 million in GCB NA Citi-branded cards, \$9 million in GCB Latin America, and \$16 million in GCB Asia) to its provisions for credit losses on loans in 1Q20 and increase of \$39 million (\$16 million in GCB NA Citi-branded cards, \$15 million in GCB Latin America, and \$8 million in GCB Asia), and \$12 million in GCB NA Citi-branded cards, \$50 million in GCB Latin America, and \$69 million in GCB Asia) to its provisions for credit losses on loans in 2Q20 and 3Q20, respectively. In addition, Citi's operating expenses increased by \$49 million in GCB NA Citi-branded cards, \$22 million in GCB NA Citi retail services, \$6 million in GCB Latin America, and \$7 million in GCB Asia), and \$45 million, (\$15 million in GCB NA Citi-branded cards, \$21 million in GCB NA Citi retail services, \$4 million in GCB Latin America, and \$5 million in GCB Asia) with a corresponding decrease in net credit losses, in 1Q20 and 2Q20, respectively.

(2) 2021 includes an approximate \$680 million loss on sale (approximately \$580 million after-tax), with both amounts subject to closing adjustments, related to the announced sale of Citi's consumer banking operations in Australia.

(3) 2021 includes an approximate \$450 million benefit from a reduction in Citi's valuation allowance related to its Deferred Tax Assets (DTAs).

(4) Certain securities are excluded from the second quarter of 2020 diluted EPS calculation because they were anti-dilutive. Year-to-date EPS will not equal the sum of the individual quarters because the year-to-date EPS calculation is a separate calculation.

(5) 3Q21 is preliminary.

(6) Citi's reportable CET1, Capital and Tier 1 Capital ratios were derived under the U.S. Basel III Standardized Approach framework as of September 30, 2021 and June 30, 2021, and the U.S. Basel III Advanced Approaches framework for all prior periods presented, whereas Citi's reportable Total Capital ratios were derived under the U.S. Basel III Advanced Approaches framework for all periods presented. The reportable ratios represent the more binding of each of the three risk-based capital ratios (CET1 Capital, Tier 1 Capital and Total Capital) under both the Standardized Approach and the Advanced Approaches under the Collins Amendment. For the composition of Citi's CET1 Capital and ratio, see page 27.

(7) Citi has elected to apply the modified transition provision related to the impact of the CECL accounting standard on regulatory capital, as provided by the U.S. banking agencies' September 2020 final rule. For additional information, see "Capital Resources" in Citi's 2020 Form 10-K.

(8) For the composition of Citi's SLR, see page 27.

(9) Tangible book value per share is a non-GAAP financial measure. For a reconciliation of this measure to reported results, see page 27.

Note: Ratios and variance percentages are calculated based on the displayed amounts. Due to averaging and roundings, quarterly earnings per share may not sum to the YTD totals.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED STATEMENT OF INCOME**

(In millions of dollars)

	3Q 2020 <sup>(1)</sup>	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from		YTD 2021 vs. YTD 2020 Increase/ (Decrease)
	2020	2020	2021	2021	2021	2021	2020	2021
<b>Revenues</b>								
Interest revenue	\$ 13,314	\$ 13,047	\$ 12,534	\$ 12,463	\$ 12,650	2%	\$ 45,042	\$ 37,647
Interest expense	2,821	2,564	2,368	2,264	2,252	(1%)	11,977	6,884
Net interest revenue	10,493	10,483	10,166	10,199	10,398	2%	33,065	30,763
Commissions and fees	2,753	2,678	3,670	3,374	3,399	1%	8,707	10,443
Principal transactions	2,508	1,959	3,913	2,304	2,233	(3%)	11,926	8,450
Administrative and other fiduciary fees	892	907	961	1,022	1,007	(1%)	2,965	2,990
Realized gains (losses) on investments	304	272	401	137	117	(15%)	1,484	655
Impairment losses on investments and other assets	(30)	(11)	(69)	(13)	(30)	NM	(154)	(112)
Provision for credit losses on AFS debt securities <sup>(2)</sup>	4	1	-	-	(1)	(100%)	(4)	(1)
Other revenue (loss)	378	210	285	451	31	(93%)	210	767
Total non-interest revenues	6,809	6,016	9,161	7,275	6,756	(1%)	24,734	23,192
<b>Total revenues, net of interest expense</b>	<b>17,302</b>	<b>16,489</b>	<b>19,327</b>	<b>17,474</b>	<b>17,154</b>	<b>(2%)</b>	<b>57,799</b>	<b>53,955</b>
<b>Provisions for credit losses and for benefits and claims</b>								
Net credit losses	1,919	1,472	1,748	1,320	961	(27%)	6,139	4,029
Credit reserve build / (release) for loans	12	(1,848)	(3,227)	(2,446)	(1,149)	53%	10,159	(6,822)
Provision for credit losses on loans	1,931	(376)	(1,479)	(1,126)	(188)	83%	16,298	(2,793)
Provision for credit losses on held-to-maturity (HTM) debt securities	(16)	(14)	(11)	4	(10)	NM	21	(17)
Provision for credit losses on other assets	(13)	(24)	9	(3)	(3)	77%	31	3
Policyholder benefits and claims	58	16	52	15	22	47%	97	89
Provision for credit losses on unfunded lending commitments	424	352	(626)	44	(13)	(62%)	1,094	(595)
<b>Total provisions for credit losses and for benefits and claims</b>	<b>2,384</b>	<b>(46)</b>	<b>(2,055)</b>	<b>(1,066)</b>	<b>(192)</b>	<b>82%</b>	<b>17,541</b>	<b>(3,313)</b>
<b>Operating expenses</b>								
Compensation and benefits	5,595	5,341	6,001	5,982	6,058	1%	16,873	18,041
Premises and equipment	575	631	576	558	560	-	1,702	1,894
Technology / communication	1,891	2,028	1,852	1,895	1,997	5%	5,355	5,744
Advertising and marketing	238	352	270	340	402	18%	865	1,012
Other operating	2,685	2,752	2,374	2,417	2,467	2%	7,272	7,258
<b>Total operating expenses</b>	<b>10,984</b>	<b>11,104</b>	<b>11,073</b>	<b>11,192</b>	<b>11,484</b>	<b>3%</b>	<b>32,067</b>	<b>33,749</b>
<b>Income from continuing operations before income taxes</b>	<b>3,954</b>	<b>5,441</b>	<b>10,309</b>	<b>7,348</b>	<b>5,862</b>	<b>(20%)</b>	<b>8,191</b>	<b>23,519</b>
Provision for income taxes	777	1,116	2,332	1,155	1,193	3%	1,409	4,880
<b>Income (loss) from continuing operations</b>	<b>3,177</b>	<b>4,325</b>	<b>7,977</b>	<b>6,193</b>	<b>4,669</b>	<b>(25%)</b>	<b>6,782</b>	<b>18,639</b>
<b>Discontinued operations</b>								
Income (loss) from discontinued operations	(7)	6	(2)	10	(1)	NM	(26)	7
Provision (benefit) for income taxes	-	-	-	-	-	-	-	-
<b>Income (loss) from discontinued operations, net of taxes</b>	<b>(7)</b>	<b>6</b>	<b>(2)</b>	<b>10</b>	<b>(1)</b>	<b>NM</b>	<b>(26)</b>	<b>7</b>
<b>Net income before noncontrolling interests</b>	<b>3,170</b>	<b>4,331</b>	<b>7,975</b>	<b>6,203</b>	<b>4,668</b>	<b>(25%)</b>	<b>6,756</b>	<b>18,646</b>
Net income (loss) attributable to noncontrolling interests	24	22	33	10	24	NM	18	67
<b>Citigroup's net income</b>	<b>\$ 3,146</b>	<b>\$ 4,309</b>	<b>\$ 7,942</b>	<b>\$ 6,193</b>	<b>\$ 4,644</b>	<b>(25%)</b>	<b>\$ 6,738</b>	<b>\$ 18,779</b>

(1) See footnote 1 on page 1.

(2) In accordance with ASC 328.

(3) See footnote 2 on page 1.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED BALANCE SHEET**

(In millions of dollars)

	September 30, 2020 <sup>(1)</sup>	December 31, 2020	March 31, 2021	June 30, 2021	September 30, 2021 <sup>(2)</sup>	3Q21 Increase/ (Decrease) from 2Q21	3Q21 Increase/ (Decrease) from 3Q20
<b>Assets</b>							
Cash and due from banks (including segregated cash and other deposits)	\$ 25,308	\$ 26,349	\$ 26,204	\$ 27,117	\$ 28,906	7%	14%
Deposits with banks, net of allowance	298,387	283,266	298,478	272,121	294,902	8%	(1%)
Securities borrowed and purchased under agreements to resell, net of allowance	289,358	294,712	315,072	309,047	337,698	9%	17%
Brokerage receivables, net of allowance	51,610	44,806	60,465	61,138	59,487	(3%)	15%
Trading account assets	348,209	375,079	360,659	370,950	342,914	(8%)	(2%)
Investments							
Available-for-sale debt securities, net of allowance	343,690	335,084	304,036	302,977	295,573	(2%)	(14%)
Held-to-maturity debt securities, net of allowance	96,065	104,943	161,742	176,742	196,056	12%	NM
Equity securities	7,769	7,332	7,181	7,344	7,220	(2%)	(7%)
Total investments	447,524	447,359	472,959	487,063	500,849	3%	12%
Loans, net of unearned income							
Consumer	280,025	288,839	274,034	275,895	284,250	(4%)	(6%)
Corporate	386,886	387,044	391,954	400,939	400,514	4%	4%
Loans, net of unearned income	666,911	675,883	665,988	676,834	684,764	(2%)	-
Allowance for credit losses on loans (ACL)	(28,428)	(24,956)	(21,638)	(19,238)	(17,715)	8%	33%
Total loans, net	640,485	650,927	644,350	657,596	647,049	(2%)	1%
Goodwill	21,624	22,162	21,905	22,060	21,573	(3%)	-
Intangible assets (including MSRs)	4,804	4,747	4,741	4,687	4,553	(3%)	(5%)
Other assets, net of allowance	107,150	110,683	109,433	116,089	123,947	7%	16%
<b>Total assets</b>	<b>\$ 2,234,459</b>	<b>\$ 2,260,090</b>	<b>\$ 2,314,266</b>	<b>\$ 2,327,868</b>	<b>\$ 2,361,876</b>	<b>1%</b>	<b>6%</b>
<b>Liabilities</b>							
Non-interest-bearing deposits in U.S. offices	\$ 121,183	\$ 126,942	\$ 138,192	\$ 149,373	\$ 145,103	(3%)	20%
Interest-bearing deposits in U.S. offices	497,487	503,213	497,335	485,589	567,902	17%	14%
Total U.S. deposits	618,670	630,155	635,527	634,962	713,005	12%	15%
Non-interest-bearing deposits in offices outside the U.S.	94,208	100,543	101,662	101,723	94,016	(8%)	(8%)
Interest-bearing deposits in offices outside the U.S.	549,745	549,973	563,786	573,596	540,507	(6%)	(2%)
Total international deposits	643,953	650,516	665,448	675,319	634,523	(6%)	(1%)
Total deposits	1,262,623	1,280,671	1,300,975	1,310,281	1,347,528	3%	7%
Securities loaned and sold under agreements to resell	207,227	199,525	219,168	221,817	209,164	(6%)	1%
Brokerage payables	54,328	50,484	60,907	59,416	60,501	2%	1%
Trading account liabilities	146,990	168,027	179,117	174,706	179,286	3%	22%
Short-term borrowings	37,439	29,514	32,087	31,462	29,683	(6%)	(21%)
Long-term debt	273,254	271,686	266,335	264,575	296,274	(2%)	(5%)
Other liabilities <sup>(3)</sup>	56,003	59,983	62,404	62,701	75,810	21%	31%
<b>Total liabilities</b>	<b>\$ 2,039,864</b>	<b>\$ 2,059,890</b>	<b>\$ 2,110,993</b>	<b>\$ 2,124,958</b>	<b>\$ 2,160,266</b>	<b>2%</b>	<b>6%</b>
<b>Equity</b>							
<b>Stockholders' equity</b>							
Preferred stock	\$ 17,980	\$ 19,480	\$ 20,280	\$ 17,995	\$ 17,995	-	-
Common stock	31	31	31	31	31	-	-
Additional paid-in capital	107,764	107,846	107,694	107,820	107,922	2%	-
Retained earnings	165,303	168,272	174,816	179,686	183,024	2%	11%
Treasury stock, at cost	(64,137)	(64,128)	(65,261)	(68,253)	(71,246)	(4%)	(11%)
Accumulated other comprehensive income (loss) (AOCI) <sup>(4)</sup>	(33,065)	(32,058)	(35,011)	(35,120)	(36,851)	(5%)	(11%)
<b>Total common equity</b>	<b>\$ 175,896</b>	<b>\$ 179,962</b>	<b>\$ 182,269</b>	<b>\$ 184,164</b>	<b>\$ 182,880</b>	<b>(1%)</b>	<b>4%</b>
<b>Total Citigroup stockholders' equity</b>	<b>\$ 193,876</b>	<b>\$ 199,442</b>	<b>\$ 202,549</b>	<b>\$ 202,159</b>	<b>\$ 200,875</b>	<b>(1%)</b>	<b>4%</b>
Noncontrolling interests	719	758	724	751	735	(2%)	2%
<b>Total equity</b>	<b>194,595</b>	<b>200,200</b>	<b>203,273</b>	<b>202,910</b>	<b>201,610</b>	<b>(1%)</b>	<b>4%</b>
<b>Total liabilities and equity</b>	<b>\$ 2,234,459</b>	<b>\$ 2,260,090</b>	<b>\$ 2,314,266</b>	<b>\$ 2,327,868</b>	<b>\$ 2,361,876</b>	<b>1%</b>	<b>6%</b>

(1) See footnote 1 on page 1.

(2) Preliminary.

(3) Includes allowance for credit losses for unfunded lending commitments. See page 23 for amounts by period.

(4) September 30, 2021, includes an approximate \$475 million (after-tax) currency translation adjustment (CTA) loss (net of hedges) associated with its consumer banking operations in Australia (see footnote 2 on page 1). The transaction generated a pretax loss on sale of approximately \$680 million upon classification to held-for-sale (\$580 million after-tax), with both amounts subject to closing adjustments. The loss on sale primarily reflects the impact of a pretax \$625 million CTA loss (net of hedges) (\$475 million after-tax) already reflected in the Accumulated Other Comprehensive Income (AOCI) component of equity. Upon closing, the CTA-related balance will be removed from the AOCI component of equity, resulting in a neutral impact from CTA to Citi's Common Equity Tier 1 Capital.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**SEGMENT DETAIL**  
**NET REVENUES**  
(In millions of dollars)

	3Q 2020		4Q 2020		1Q 2021		2Q 2021		3Q 2021		3Q21 Increase/ (Decrease) from 2Q21		YTD Year 2020		YTD 2021 vs. YTD 2020 Increase/ (Decrease)	
<b>Global Consumer Banking</b>																
North America	\$ 4,527	\$ 4,655	\$ 4,428	\$ 4,201	\$ 4,338	3%	\$ 4,201	\$ 4,338	(4%)	\$ 14,493	\$ 12,967	(11%)	\$ 14,493	\$ 12,967	(11%)	
Latin America	1,027	1,086	1,008	1,053	1,038	(1%)	1,053	1,038	1%	3,276	3,099	(5%)	3,276	3,099	(5%)	
Asia <sup>(1)(2)</sup>	1,619	1,554	1,601	1,566	884	(44%)	1,566	884	(45%)	4,917	4,051	(18%)	4,917	4,051	(18%)	
<b>Total</b>	<b>7,173</b>	<b>7,305</b>	<b>7,037</b>	<b>6,820</b>	<b>6,260</b>	<b>(8%)</b>	<b>6,820</b>	<b>6,260</b>	<b>(13%)</b>	<b>22,686</b>	<b>20,117</b>	<b>(11%)</b>	<b>22,686</b>	<b>20,117</b>	<b>(11%)</b>	
<b>Institutional Clients Group</b>																
North America	3,920	3,331	4,898	3,718	4,145	11%	3,718	4,145	6%	13,854	12,761	(8%)	13,854	12,761	(8%)	
EMEA	3,085	2,867	3,713	3,253	3,095	(5%)	3,253	3,095	-	9,947	10,061	1%	9,947	10,061	1%	
Latin America	1,141	1,072	1,136	1,174	1,261	7%	1,174	1,261	11%	3,766	3,571	(5%)	3,766	3,571	(5%)	
Asia	2,207	2,009	2,473	2,242	2,285	2%	2,242	2,285	4%	7,407	7,000	(5%)	7,407	7,000	(5%)	
<b>Total</b>	<b>10,353</b>	<b>9,279</b>	<b>12,220</b>	<b>10,387</b>	<b>10,786</b>	<b>4%</b>	<b>10,387</b>	<b>10,786</b>	<b>4%</b>	<b>34,974</b>	<b>33,393</b>	<b>(5%)</b>	<b>34,974</b>	<b>33,393</b>	<b>(5%)</b>	
<b>Corporate / Other</b>	(224)	(85)	70	267	108	(60%)	267	108	NM	139	445	NM	139	445	NM	
<b>Total Citigroup - net revenues</b>	<b>\$ 17,302</b>	<b>\$ 16,489</b>	<b>\$ 19,327</b>	<b>\$ 17,474</b>	<b>\$ 17,154</b>	<b>(2%)</b>	<b>\$ 17,474</b>	<b>\$ 17,154</b>	<b>(1%)</b>	<b>\$ 57,799</b>	<b>\$ 53,955</b>	<b>(7%)</b>	<b>\$ 57,799</b>	<b>\$ 53,955</b>	<b>(7%)</b>	

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

(2) See footnote 2 on page 1.

NM Not meaningful.

Reclassified to conform to the current period's presentation.



**SEGMENT DETAIL**  
**INCOME**  
(In millions of dollars)

Income (loss) from continuing operations<sup>(1)</sup>

	2020 <sup>(1)</sup>			2021			3Q21 Increase/ (Decrease) from		YTD Year 2020	YTD Year 2021	YTD 2021 vs. YTD 2020 Increase/ (Decrease)
	3Q	4Q	1Q	2Q	3Q	2Q21	3Q20				
<b>Global Consumer Banking</b>											
North America	\$ 661	\$ 968	\$ 1,857	\$ 1,309	\$ 1,448	11%	NM		\$ (1,014)	\$ 4,614	NM
Latin America	108	166	52	352	228	(35%)	NM		75	632	NM
Asia <sup>(2)(4)</sup>	151	98	262	171	(342)	NM	NM		370	91	(75%)
<b>Total</b>	<b>920</b>	<b>1,232</b>	<b>2,171</b>	<b>1,832</b>	<b>1,334</b>	<b>(27%)</b>	<b>45%</b>		<b>(569)</b>	<b>5,337</b>	<b>NM</b>
<b>Institutional Clients Group</b>											
North America	1,023	801	2,779	1,253	854	(32%)	(17%)		2,509	4,886	95%
EMEA <sup>(3)</sup>	880	891	1,466	1,156	1,035	(10%)	18%		2,389	3,657	53%
Latin America	102	963	645	597	665	11%	NM		427	1,907	NM
Asia	852	645	1,048	823	889	8%	4%		2,928	2,760	(6%)
<b>Total</b>	<b>2,857</b>	<b>3,300</b>	<b>5,938</b>	<b>3,829</b>	<b>3,443</b>	<b>(10%)</b>	<b>21%</b>		<b>8,253</b>	<b>13,210</b>	<b>60%</b>
Corporate / Other	(600)	(207)	(132)	532	(108)	NM	82%		(902)	292	NM
<b>Income from continuing operations</b>	<b>\$ 3,177</b>	<b>\$ 4,325</b>	<b>\$ 7,977</b>	<b>\$ 6,193</b>	<b>\$ 4,669</b>	<b>(25%)</b>	<b>47%</b>		<b>\$ 6,782</b>	<b>\$ 18,839</b>	<b>NM</b>
<b>Discontinued operations</b>	(7)	6	(2)	10	(1)	NM	86%		(26)	7	NM
<b>Net income attributable to noncontrolling interests</b>	24	22	33	10	24	NM	-		18	67	NM
<b>Total Citigroup - net income</b>	<b>\$ 3,146</b>	<b>\$ 4,309</b>	<b>\$ 7,942</b>	<b>\$ 6,193</b>	<b>\$ 4,644</b>	<b>(25%)</b>	<b>48%</b>		<b>\$ 6,738</b>	<b>\$ 18,779</b>	<b>NM</b>
<b>Average assets (in billions)</b>											
North America	\$ 1,245	\$ 1,262	\$ 1,261	\$ 1,265	\$ 1,268	-	2%		\$ 1,203	\$ 1,265	5%
EMEA <sup>(3)</sup>	412	419	434	453	451	-	9%		401	446	11%
Latin America	129	129	124	125	127	2%	(2%)		129	125	(3%)
Asia <sup>(2)(4)</sup>	380	393	407	400	404	1%	8%		375	404	8%
Corporate / Other	94	96	91	99	96	(3%)	2%		94	95	1%
<b>Total</b>	<b>\$ 2,260</b>	<b>\$ 2,299</b>	<b>\$ 2,317</b>	<b>\$ 2,342</b>	<b>\$ 2,346</b>	-	<b>4%</b>		<b>\$ 2,202</b>	<b>\$ 2,335</b>	<b>6%</b>
<b>Return on average assets (ROA) on net income (loss)</b>											
North America	0.54%	0.56%	1.49%	0.81%	0.72%				0.17%	1.00%	
EMEA <sup>(3)</sup>	0.83%	0.83%	1.33%	1.02%	0.90%				0.78%	1.08%	
Latin America	0.64%	3.48%	2.28%	3.05%	2.79%				0.52%	2.72%	
Asia <sup>(2)(4)</sup>	1.05%	0.75%	1.31%	1.00%	0.54%				1.18%	0.95%	
Corporate / Other	(2.57%)	(0.84%)	(0.59%)	2.20%	(0.46%)				(1.31%)	0.42%	
<b>Total</b>	<b>0.55%</b>	<b>0.75%</b>	<b>1.39%</b>	<b>1.06%</b>	<b>0.79%</b>				<b>0.41%</b>	<b>1.08%</b>	

(1) See footnote 1 on page 1.

(2) During the first quarter of 2021, Citi changed its cost allocations for certain recurring expenses related to investments in infrastructure, and risk and controls, attributing them from Corporate/Other to GCB and ICG. This reclassification between businesses had no impact on Citi's EBIT or Net income for any period. Prior-period amounts have been reclassified to conform to the current period's presentation.

(3) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

(4) See footnote 2 on page 1.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING<sup>(1)</sup>**

Page 1  
(In millions of dollars, except as otherwise noted)

	3Q 2020 <sup>(2)</sup>	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	YTD Year 2020	YTD Year 2021	YTD 2021 vs. YTD 2020 Increase/ (Decrease)
<b>Net interest revenue</b>	\$ 6,251	\$ 6,343	\$ 5,953	\$ 5,847	\$ 5,963	2%	\$ 19,857	\$ 17,763	(11%)
Non-interest revenue <sup>(3)</sup>	922	962	1,084	973	297	(69%)	2,829	2,354	(17%)
<b>Total revenues, net of interest expense</b>	<b>7,173</b>	<b>7,305</b>	<b>7,037</b>	<b>6,820</b>	<b>6,260</b>	<b>(8%)</b>	<b>22,686</b>	<b>20,117</b>	<b>(11%)</b>
Total operating expenses	4,287	4,589	4,400	4,550	4,567	-	12,884	13,517	5%
Net credit losses on loans	1,598	1,272	1,580	1,253	944	(41%)	5,374	3,777	(30%)
Credit reserve build / (release) for loans	34	(193)	(1,806)	(1,398)	(1,031)	26%	5,144	(4,235)	NM
Provisions for credit losses on unfunded lending commitments	5	(4)	-	1	1	(80%)	4	2	(50%)
Provisions for benefits and claims, HTM debt securities and other assets	45	2	35	9	21	NM	103	65	(37%)
Provisions for credit losses and for benefits and claims (PBC)	1,682	1,077	(191)	(135)	(65)	52%	10,625	(391)	NM
Income (loss) from continuing operations before taxes	1,204	1,629	2,828	2,405	1,758	(27%)	(823)	6,991	NM
Income taxes (benefits)	264	397	657	573	424	(26%)	(254)	1,654	NM
<b>Income (loss) from continuing operations</b>	<b>920</b>	<b>1,232</b>	<b>2,171</b>	<b>1,832</b>	<b>1,334</b>	<b>(27%)</b>	<b>(569)</b>	<b>5,337</b>	<b>NM</b>
Noncontrolling interests	-	(1)	(3)	(2)	(2)	-	(3)	(7)	NM
<b>Net income (loss)</b>	<b>\$ 435</b>	<b>\$ 434</b>	<b>\$ 439</b>	<b>\$ 432</b>	<b>\$ 442</b>	<b>(2%)</b>	<b>\$ (566)</b>	<b>\$ 5,344</b>	<b>NM</b>
EOP assets (in billions)	\$ 434	\$ 447	\$ 439	\$ 437	\$ 441	1%	\$ 419	\$ 439	5%
Average assets (in billions)	0.84%	1.10%	2.01%	1.68%	1.20%	73%	(0.18%)	1.63%	67%
Return on average assets	60%	63%	63%	67%	73%		57%	67%	
Efficiency ratio	2.33%	1.83%	2.36%	1.87%	1.42%		2.58%	1.89%	
<b>Net credit losses as a % of average loans</b>									
<b>Revenue by business</b>									
Retail banking	\$ 2,916	\$ 2,936	\$ 2,844	\$ 2,802	\$ 2,146	(23%)	\$ 8,798	\$ 7,792	(11%)
Cards <sup>(4)</sup>	4,257	4,369	4,193	4,018	4,114	2%	13,888	12,325	(11%)
Total	<b>7,173</b>	<b>7,305</b>	<b>7,037</b>	<b>6,820</b>	<b>6,260</b>	<b>(8%)</b>	<b>22,686</b>	<b>20,117</b>	<b>(11%)</b>
<b>Net credit losses on loans by business</b>									
Retail banking	\$ 190	\$ 185	\$ 274	\$ 193	\$ 161	(17%)	\$ 620	\$ 628	1%
Cards <sup>(4)</sup>	1,408	1,087	1,306	1,060	763	(26%)	4,754	3,149	(34%)
Total	<b>1,598</b>	<b>1,272</b>	<b>1,580</b>	<b>1,253</b>	<b>944</b>	<b>(25%)</b>	<b>5,374</b>	<b>3,777</b>	<b>(30%)</b>
<b>Income from continuing operations by business</b>									
Retail banking	\$ 264	\$ 173	\$ 259	\$ 272	\$ (326)	NM	\$ 384	\$ 205	(47%)
Cards <sup>(4)</sup>	656	1,059	1,912	1,560	1,660	6%	(953)	5,132	NM
Total	<b>920</b>	<b>1,232</b>	<b>2,171</b>	<b>1,832</b>	<b>1,334</b>	<b>(27%)</b>	<b>(569)</b>	<b>5,337</b>	<b>NM</b>
<b>Foreign currency (FX) translation impact</b>									
Total revenue - as reported	\$ 7,173	\$ 7,305	\$ 7,037	\$ 6,820	\$ 6,260	(8%)	\$ 22,686	\$ 20,117	(11%)
Impact of FX translation <sup>(5)</sup>	96	(3)	(10)	(33)	-	(8%)	365	-	(13%)
Total revenues - Ex-FX <sup>(5)</sup>	<b>7,269</b>	<b>7,302</b>	<b>7,027</b>	<b>6,787</b>	<b>6,260</b>		<b>23,051</b>	<b>20,117</b>	
Total operating expenses - as reported	\$ 4,287	\$ 4,589	\$ 4,400	\$ 4,550	\$ 4,567	-	\$ 12,884	\$ 13,517	5%
Impact of FX translation <sup>(5)</sup>	59	(2)	(7)	(22)	-	1%	227	-	3%
Total operating expenses - Ex-FX <sup>(5)</sup>	<b>4,346</b>	<b>4,587</b>	<b>4,393</b>	<b>4,528</b>	<b>4,567</b>		<b>13,111</b>	<b>13,517</b>	
Total provisions for credit losses & PBC - as reported	\$ 1,682	\$ 1,077	\$ (191)	\$ (135)	\$ (65)	52%	\$ 10,625	\$ (391)	NM
Impact of FX translation <sup>(5)</sup>	15	(4)	1	(2)	-	53%	123	-	NM
Total provisions for credit losses & PBC - Ex-FX <sup>(5)</sup>	<b>1,697</b>	<b>1,073</b>	<b>(190)</b>	<b>(137)</b>	<b>(65)</b>		<b>10,748</b>	<b>(391)</b>	
Net income (loss) - as reported	\$ 920	\$ 1,233	\$ 2,174	\$ 1,834	\$ 1,336	(27%)	\$ (566)	\$ 5,344	NM
Impact of FX translation <sup>(5)</sup>	11	3	(4)	(6)	-	(27%)	7	-	NM
Total net income (loss) - Ex-FX <sup>(5)</sup>	<b>931</b>	<b>1,236</b>	<b>2,170</b>	<b>1,829</b>	<b>1,336</b>		<b>(559)</b>	<b>5,344</b>	

(1) See footnote 2 on page 5.

(2) See footnote 1 on page 1.

(3) See footnote 2 on page 1.

(4) Includes both Citi-Branded Cards and Citi Retail Services.

(5) Reflects the impact of foreign currency (FX) translation into U.S. dollars at the third quarter of 2021 and year-to-date 2021 average exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q 2021 Increase/ (Decrease) from
						2Q 2021
						3Q 2020
<b>Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)</b>						
Branches (actual)	2,323	2,305	2,241	2,209	2,157	(7%)
Accounts (in millions)	55.5	53.7	52.9	52.6	52.5	(5%)
Average deposits	\$ 319.8	\$ 333.2	\$ 345.3	\$ 352.9	\$ 353.3	10%
Investment sales	30.2	29.2	38.4	28.3	27.7	(8%)
Investment assets under management (AUMs):						
AUMS	163.5	180.8	183.2	190.7	188.8	(1%)
AUMs related to the LATAM retirement services business	35.9	40.8	39.2	41.0	40.0	(2%)
Total AUMs	\$ 199.4	\$ 221.6	\$ 222.4	\$ 231.7	\$ 228.8	(1%)
Average loans	125.6	127.6	127.4	126.0	120.0	(5%)
EOP loans:						
Mortgages	\$ 87.5	\$ 88.9	\$ 86.7	\$ 86.3	\$ 79.8	(8%)
Personal, small business and other	38.3	40.1	39.1	39.0	37.0	(3%)
EOP loans	\$ 125.8	\$ 129.0	\$ 125.8	\$ 125.3	\$ 116.8	(7%)
Total net interest revenue (in millions) <sup>(1)</sup>	\$ 1,898	\$ 1,900	\$ 1,778	\$ 1,821	\$ 1,761	(3%)
As a % of average loans	6.01%	5.92%	5.66%	5.80%	5.82%	(7%)
Net credit losses on loans (in millions)	\$ 190	\$ 185	\$ 274	\$ 193	\$ 161	(17%)
As a % of average loans	0.60%	0.56%	0.87%	0.61%	0.53%	(15%)
Loans 90+ days past due (in millions) <sup>(2)</sup>	\$ 497	\$ 632	\$ 598	\$ 560	\$ 479	(14%)
As a % of EOP loans	0.40%	0.45%	0.48%	0.45%	0.41%	(4%)
Loans 30-89 days past due (in millions) <sup>(2)</sup>	\$ 786	\$ 860	\$ 662	\$ 687	\$ 589	(14%)
As a % of EOP loans	0.63%	0.67%	0.53%	0.55%	0.51%	(25%)
<b>Cards key indicators (in millions of dollars, except as otherwise noted)</b>						
EOP open accounts (in millions)	132.8	131.8	130.2	129.6	128.5	(1%)
Purchase sales (in billions)	\$ 127.1	\$ 141.9	\$ 128.3	\$ 151.1	\$ 152.7	1%
Average loans (in billions) <sup>(3)</sup>	146.8	148.5	144.3	142.6	142.9	(3%)
EOP loans (in billions) <sup>(3)</sup>	146.6	153.1	142.1	145.6	143.3	(2%)
Average yield <sup>(4)</sup>	12.83%	12.65%	12.65%	12.01%	11.94%	(3%)
Total net interest revenue <sup>(5)</sup>	\$ 4,353	\$ 4,443	\$ 4,175	\$ 4,026	\$ 4,202	4%
As a % of average loans <sup>(5)</sup>	11.80%	11.90%	11.73%	11.32%	11.67%	(44%)
Net credit losses on loans	\$ 1,408	\$ 1,087	\$ 1,306	\$ 1,060	\$ 783	(26%)
As a % of average loans	3.82%	2.91%	3.67%	2.98%	2.17%	(44%)
Net credit margin <sup>(6)</sup>	\$ 2,852	\$ 3,290	\$ 2,899	\$ 2,967	\$ 3,339	13%
As a % of average loans <sup>(6)</sup>	7.73%	8.81%	8.15%	8.35%	9.27%	17%
Loans 90+ days past due <sup>(7)</sup>	\$ 1,479	\$ 1,875	\$ 1,577	\$ 1,230	\$ 1,009	(18%)
As a % of EOP loans	1.01%	1.22%	1.11%	0.84%	0.70%	(32%)
Loans 30-89 days past due <sup>(7)</sup>	\$ 1,612	\$ 1,657	\$ 1,341	\$ 1,074	\$ 1,079	-
As a % of EOP loans	1.10%	1.06%	0.94%	0.74%	0.75%	(33%)

(1) Also includes net interest revenue related to the average deposit balances in excess of the average loan portfolio.

(2) The Loans 90+ days past due and 30-89 days past due and related ratios exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies. See footnote 2 on page 9.

(3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(4) Average yield is gross interest revenue earned on loans divided by average loans.

(5) Net interest revenue includes certain fees that are recorded as interest revenue.

(6) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

(7) The decrease in loans 90+ days past due as of September 30, 2020 and the decrease in loans 30-89 days past due beginning at June 30, 2020, include the impact of loan modifications in North America and Latin America that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING<sup>(1)</sup>**  
**NORTH AMERICA**

Page 1  
(In millions of dollars, except as otherwise noted)

	3Q 2020 <sup>(2)</sup>	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	3Q20	YTD Year 2020	YTD Year 2021	YTD 2021 vs. YTD 2020 Increase/ (Decrease)
Net interest revenue	\$ 4,500	\$ 4,559	\$ 4,307	\$ 4,143	\$ 4,336	5%	(4%)	\$ 14,243	\$ 12,786	(10%)
Non-interest revenue	27	96	121	58	2	(97%)	(93%)	250	181	(28%)
<b>Total revenues, net of interest expense</b>	<b>4,527</b>	<b>4,655</b>	<b>4,428</b>	<b>4,201</b>	<b>4,338</b>	3%	(4%)	<b>14,493</b>	<b>12,967</b>	(11%)
Total operating expenses	2,483	2,595	2,479	2,600	2,656	2%	7%	7,506	7,737	3%
Net credit losses on loans	1,182	870	950	817	617	(24%)	(48%)	4,120	2,384	(42%)
Credit reserve build / (release) for loans	(10)	(85)	(1,417)	(915)	(809)	12%	NM	4,200	(3,141)	NM
Provision for credit losses on unfunded lending commitments	5	(4)	-	1	1	-	(80%)	4	2	(50%)
Provisions for benefits and claims, HTM debt securities and other assets	(6)	(1)	2	6	4	(33%)	NM	18	12	(33%)
Provisions for credit losses and for benefits and claims	1,171	780	(465)	(91)	(187)	NM	NM	8,342	(743)	NM
Income (loss) from continuing operations before taxes	873	1,280	2,414	1,692	1,867	10%	NM	(1,355)	5,973	NM
Income taxes (benefits)	212	312	557	383	419	9%	98%	(341)	1,359	NM
<b>Income (loss) from continuing operations</b>	<b>661</b>	<b>968</b>	<b>1,857</b>	<b>1,309</b>	<b>1,448</b>	<b>11%</b>	<b>NM</b>	<b>(1,014)</b>	<b>4,614</b>	<b>NM</b>
Noncontrolling interests	-	-	-	-	-	-	-	-	-	-
<b>Net income (loss)</b>	<b>\$ 661</b>	<b>\$ 968</b>	<b>\$ 1,857</b>	<b>\$ 1,309</b>	<b>\$ 1,448</b>	<b>11%</b>	<b>NM</b>	<b>\$ (1,014)</b>	<b>\$ 4,614</b>	<b>NM</b>
Average assets (In billions)	\$ 274	\$ 278	\$ 265	\$ 282	\$ 267	2%	(3%)	\$ 261	\$ 265	2%
Return on average assets	0.96%	1.39%	2.84%	2.00%	2.15%			(0.52%)	2.33%	
Efficiency ratio	55%	56%	56%	62%	61%			52%	60%	
<b>Net credit losses as a % of average loans</b>	<b>2.63%</b>	<b>1.93%</b>	<b>2.21%</b>	<b>1.91%</b>	<b>1.41%</b>			<b>2.98%</b>	<b>1.84%</b>	
<b>Revenue by business</b>										
Retail banking	\$ 1,113	\$ 1,092	\$ 1,041	\$ 1,039	\$ 1,031	(1%)	(7%)	\$ 3,365	\$ 3,111	(8%)
Citi-branded cards	2,061	2,132	2,091	1,959	2,036	4%	(1%)	6,626	6,086	(8%)
Citi retail services	1,353	1,431	1,296	1,203	1,271	6%	(6%)	4,502	3,770	(16%)
Total	<b>4,527</b>	<b>4,655</b>	<b>4,428</b>	<b>4,201</b>	<b>4,338</b>	<b>3%</b>	<b>(4%)</b>	<b>14,493</b>	<b>12,967</b>	<b>(11%)</b>
<b>Net credit losses on loans by business</b>										
Retail banking	\$ 31	\$ 31	\$ 26	\$ 24	\$ 22	(8%)	(29%)	\$ 101	\$ 72	(29%)
Citi-branded cards	647	500	551	467	357	(24%)	(45%)	2,208	1,375	(38%)
Citi retail services	504	339	373	326	238	(27%)	(53%)	1,811	937	(48%)
Total	<b>1,182</b>	<b>870</b>	<b>950</b>	<b>817</b>	<b>617</b>	<b>(24%)</b>	<b>(48%)</b>	<b>4,120</b>	<b>2,384</b>	<b>(42%)</b>
<b>Income (loss) from continuing operations by business</b>										
Retail banking	\$ 25	\$ (72)	\$ 3	\$ (49)	\$ (73)	(49%)	NM	\$ (160)	\$ (119)	26%
Citi-branded cards	422	639	1,119	924	781	(15%)	85%	(627)	2,824	NM
Citi retail services	214	401	735	434	740	71%	NM	(227)	1,909	NM
Total	<b>661</b>	<b>968</b>	<b>1,857</b>	<b>1,309</b>	<b>1,448</b>	<b>11%</b>	<b>NM</b>	<b>(1,014)</b>	<b>4,614</b>	<b>NM</b>

(1) See footnote 2 on page 5.

(2) See footnote 1 on page 1.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	3Q20
Branches (actual)	689	689	687	659	658	-	(4%)
Accounts (in millions)	9.1	9.1	9.1	9.1	9.1	-	-
Average deposits	\$ 182.1	\$ 188.9	\$ 197.0	\$ 204.2	\$ 208.4	2%	14%
Investment sales	10.9	10.6	14.6	11.1	11.0	(1%)	1%
Investment AUMs	73.3	80.3	81.7	85.1	85.3	-	16%
Average loans	53.4	52.8	51.9	50.2	49.5	(1%)	(7%)
EOP loans:							
Mortgages	49.0	49.0	46.9	46.0	45.5	(1%)	(7%)
Personal, small business and other	4.1	3.7	4.0	3.7	3.3	(11%)	(20%)
Total EOP loans	\$ 53.1	\$ 52.7	\$ 50.9	\$ 49.7	\$ 48.8	(2%)	(8%)
Mortgage originations <sup>(1)</sup>	\$ 6.6	\$ 6.6	\$ 5.7	\$ 5.6	\$ 4.7	(16%)	(29%)
Third-party mortgage servicing portfolio (EOP)	42.1	40.2	39.4	38.4	\$ 36.3	(5%)	(14%)
Net servicing and gain/(loss) on sale (in millions)	59.1	57.3	44.2	19.3	\$ 25.8	34%	(56%)
Saleable mortgage rate locks	3.3	2.6	2.3	1.6	\$ 1.6	-	(52%)
Net interest revenue on loans (in millions)	179	174	166	181	\$ 180	12%	1%
As a % of average loans	1.33%	1.31%	1.30%	1.29%	1.44%		
Net credit losses on loans (in millions)	\$ 31	\$ 31	\$ 26	\$ 24	\$ 22	(8%)	(29%)
As a % of average loans	0.23%	0.23%	0.20%	0.19%	0.18%		
Loans 90+ days past due (in millions) <sup>(2)</sup>	\$ 211	\$ 299	\$ 263	\$ 236	\$ 221	(6%)	5%
As a % of EOP loans	0.40%	0.56%	0.52%	0.48%	0.46%		
Loans 30-89 days past due (in millions) <sup>(2)</sup>	\$ 378	\$ 328	\$ 220	\$ 268	\$ 250	(7%)	(34%)
As a % of EOP loans	0.72%	0.63%	0.44%	0.55%	0.52%		

(1) Originations of residential first mortgages.

(2) The loans 90+ days past due and 30-89 days past due and related ratios excludes loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.  
The amounts excluded for Loans 90+ Days Past Due and (EOP Loans) were \$148 million and (\$0.6 billion), \$171 million and (\$0.7 billion), \$176 million and (\$0.7 billion), \$150 million and (\$0.7 billion), and \$146 million and (\$0.6 billion) as of September 30, 2020, December 31, 2020, March 31, 2021, June 30, 2021 and September 30, 2021, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) were \$88 million and (\$0.6 billion), \$98 million and (\$0.7 billion), \$84 million and (\$0.7 billion), \$80 million and (\$0.7 billion), and \$78 million and (\$0.6 billion) as of September 30, 2020, December 31, 2020, March 31, 2021, June 30, 2021 and September 30, 2021, respectively.

NM Not meaningful.  
Reclassified to conform to the current period's presentation.

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	3Q20
<b>Citi-Branded Cards Key Indicators</b> (in millions of dollars, except as otherwise noted <sup>(1)</sup> )							
EOP open accounts (in millions)	34.5	34.5	34.5	34.7	35.0	1%	1%
Purchase sales (in billions)	\$ 85.5	\$ 93.2	\$ 85.8	\$ 103.5	\$ 106.0	2%	24%
Average loans (in billions) <sup>(1)</sup>	81.2	81.7	78.7	79.4	81.9	3%	1%
EOP loans (in billions) <sup>(1)</sup>	81.1	84.0	78.5	82.1	82.8	1%	2%
Average yield <sup>(2)</sup>	10.33%	10.19%	10.30%	9.64%	9.52%	(1%)	(8%)
Total net interest revenue <sup>(3)</sup>	\$ 1,906	\$ 1,916	\$ 1,830	\$ 1,753	\$ 1,849	5%	(3%)
As a % of average loans <sup>(3)</sup>	9.34%	9.33%	9.43%	8.86%	8.96%	(24%)	(45%)
Net credit losses on loans	\$ 647	\$ 500	\$ 551	\$ 467	\$ 357	1.73%	
As a % of average loans	3.17%	2.43%	2.84%	2.36%	1.73%		
Net credit margin <sup>(4)</sup>	\$ 1,412	\$ 1,630	\$ 1,541	\$ 1,491	\$ 1,678	13%	19%
As a % of average loans <sup>(4)</sup>	6.92%	7.94%	7.94%	7.53%	8.13%	(21%)	(37%)
Loans 90+ days past due	\$ 574	\$ 686	\$ 590	\$ 457	\$ 362	0.44%	
As a % of EOP loans	0.71%	0.82%	0.75%	0.56%	0.44%		
Loans 30-89 days past due <sup>(5)</sup>	\$ 624	\$ 589	\$ 484	\$ 355	\$ 375	6%	(40%)
As a % of EOP loans	0.77%	0.70%	0.62%	0.43%	0.45%		
<b>Citi Retail Services Key Indicators</b> (in millions of dollars, except as otherwise noted <sup>(1)</sup> )							
EOP open accounts	78.6	77.9	76.6	76.0	74.7	(2%)	(5%)
Purchase sales (in billions)	\$ 19.9	\$ 23.4	\$ 18.7	\$ 23.6	\$ 22.7	(4%)	14%
Average loans (in billions) <sup>(1)</sup>	44.5	44.9	43.8	42.3	42.4	-	(5%)
EOP loans (in billions) <sup>(1)</sup>	44.4	46.4	42.5	42.7	42.7	-	(4%)
Average yield <sup>(2)</sup>	16.86%	16.73%	16.61%	16.06%	16.17%	1%	(4%)
Total net interest revenue <sup>(3)</sup>	\$ 1,788	\$ 1,861	\$ 1,744	\$ 1,650	\$ 1,762	7%	(1%)
As a % of average loans <sup>(3)</sup>	15.98%	16.49%	16.15%	15.65%	16.49%	(27%)	(53%)
Net credit losses on loans	\$ 504	\$ 339	\$ 373	\$ 326	\$ 238	3.09%	
As a % of average loans	4.51%	3.00%	3.45%	3.09%	2.23%		
Net credit margin <sup>(4)</sup>	\$ 846	\$ 1,091	\$ 920	\$ 874	\$ 1,031	18%	22%
As a % of average loans <sup>(4)</sup>	7.56%	9.67%	8.52%	8.29%	9.65%	(9%)	(24%)
Loans 90+ days past due <sup>(5)</sup>	\$ 557	\$ 644	\$ 581	\$ 463	\$ 421	1.08%	
As a % of EOP loans	1.25%	1.39%	1.39%	1.08%	0.99%		
Loans 30-89 days past due <sup>(5)</sup>	\$ 610	\$ 639	\$ 513	\$ 415	\$ 471	13%	(23%)
As a % of EOP loans	1.37%	1.38%	1.21%	0.97%	1.10%		

(1) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(2) Average yield is calculated as gross interest revenue earned on loans divided by average loans.

(3) Net interest revenue includes certain fees that are recorded as interest revenue.

(4) Net credit margin represents total revenues, net of interest expense, less net credit losses and policy benefits and claims.

(5) The decrease in loans 90+ days past due beginning as of September 30, 2020, include the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**  
**LATIN AMERICA**<sup>(1)(2)</sup>

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(In millions of dollars, except as otherwise noted)

	3Q 2020 <sup>(3)</sup>			4Q 2020			1Q 2021			2Q 2021			3Q 2021			3Q21 Increase/ (Decrease) from 2Q21		YTD Year 2020		YTD Year 2021		YTD 2021 vs. YTD 2020 Increase/ (Decrease)					
	\$			\$			\$			\$			\$			\$			\$			\$					
Net interest revenue	687			739			658			703			702						2,339			2,063			(264)	(12%)	
Non-interest revenue	350			357			350			350			336						937			1,036			99	11%	
<b>Total revenues, net of interest expense</b>	<b>1,027</b>			<b>1,096</b>			<b>1,008</b>			<b>1,053</b>			<b>1,038</b>						<b>3,276</b>			<b>3,099</b>			<b>177</b>	(5%)	
Total operating expenses	667			776			702			725			700						2,001			2,127			126	6%	
Net credit losses on loans	228			162			365			250			175						704			790			86	12%	
Credit reserve built / (release) for loans	(66)			(83)			(163)			(423)			(176)						399			(764)			(1,163)	NM	
Provision for credit losses on unfunded lending commitments	-			9			29			6			19						-			-			-	-	
Provisions for benefits and claims, HTM debt securities and other assets	209			88			231			(167)			16						1,181			80			1,261	(31%)	
Provisions for credit losses and for benefits and claims (PBC)	151			232			75			496			322						94			892			798	(93%)	
Income (loss) from continuing operations before taxes	43			66			23			143			94						19			260			166	NM	
Income taxes (benefits)	108			166			52			352			228						75			632			564	NM	
Noncontrolling interests	-			-			-			-			-						-			-			-	-	
<b>Net income (loss)</b>	<b>108</b>			<b>166</b>			<b>52</b>			<b>352</b>			<b>228</b>						<b>75</b>			<b>632</b>			<b>557</b>	NM	
Average assets (in billions)	31			33			34			34			36						32			35			3	9%	
Return on average assets	1.39%			2.00%			0.62%			4.15%			2.51%						0.31%			2.41%			2.10%	61%	
Efficiency ratio	65%			71%			70%			69%			67%						61%			69%			8%		
<b>Net credit losses on loans as a percentage of average loans</b>	<b>6.67%</b>			<b>4.51%</b>			<b>10.65%</b>			<b>7.43%</b>			<b>5.26%</b>						<b>6.49%</b>			<b>7.77%</b>			<b>1.28%</b>		
<b>Revenue by business</b>																											
Retail banking	737			784			723			757			767						2,225			2,247			22	1%	
Citi-branded cards	290			312			285			296			271						1,051			852			177	(19%)	
Total	<b>1,027</b>			<b>1,096</b>			<b>1,008</b>			<b>1,053</b>			<b>1,038</b>						<b>3,276</b>			<b>3,099</b>			<b>177</b>	(5%)	
<b>Net credit losses on loans by business</b>																											
Retail banking	90			68			168			99			77						309			344			35	11%	
Citi-branded cards	138			94			197			151			98						395			446			151	13%	
Total	<b>228</b>			<b>162</b>			<b>365</b>			<b>250</b>			<b>175</b>						<b>704</b>			<b>790</b>			<b>86</b>	12%	
<b>Income from continuing operations by business</b>																											
Retail banking	68			91			40			180			119						29			339			371	NM	
Citi-branded cards	40			75			12			172			109						46			293			147	NM	
Total	<b>108</b>			<b>166</b>			<b>52</b>			<b>352</b>			<b>228</b>						<b>75</b>			<b>632</b>			<b>579</b>	NM	
<b>FX translation impact</b>																											
Total revenue - as reported	1,027			1,096			1,008			1,053			1,038						3,276			3,099			177	(5%)	
Impact of FX translation <sup>(4)</sup>	86			13			16			(7)		-	-					228			-				-	(12%)	
<b>Total revenues - Ex-FX<sup>(4)</sup></b>	<b>1,113</b>			<b>1,109</b>			<b>1,024</b>			<b>1,046</b>			<b>1,038</b>						<b>3,502</b>			<b>3,099</b>			<b>1,403</b>	(12%)	
Total operating expenses - as reported	667			776			702			725			700						2,001			2,127			126	6%	
Impact of FX translation <sup>(4)</sup>	51			9			10			(5)		-	-					130			-				-	-	
<b>Total operating expenses - Ex-FX<sup>(4)</sup></b>	<b>718</b>			<b>785</b>			<b>712</b>			<b>720</b>			<b>700</b>						<b>2,131</b>			<b>2,127</b>			<b>4</b>	-	
Total provisions for credit losses and PBC - as reported	209			88			231			(167)			16						1,181			80			1,261	(93%)	
Impact of FX translation <sup>(4)</sup>	15			1			4			1		-	-					92			-				-	-	
<b>Total provisions for credit losses and PBC - Ex-FX<sup>(4)</sup></b>	<b>224</b>			<b>89</b>			<b>235</b>			<b>(166)</b>			<b>16</b>						<b>1,273</b>			<b>80</b>			<b>1,353</b>	(94%)	
Net income (loss) - as reported	108			166			52			352			228						75			632			557	NM	
Impact of FX translation <sup>(4)</sup>	12			3			1			(2)		-	-					-	-		-				-	-	
<b>Total net income (loss) - Ex-FX<sup>(4)</sup></b>	<b>120</b>			<b>169</b>			<b>53</b>			<b>350</b>			<b>228</b>						<b>75</b>			<b>632</b>			<b>557</b>	NM	

(1) Latin America GCB consists of Citi's consumer banking operations in Mexico.

(2) See footnote 2 on page 5.

(3) See footnote 1 on page 1.

(4) Reflects the impact of foreign currency (FX) translation into U.S. dollars at the third quarter of 2021 and year-to-date 2021 average exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Retail Banking Key Indicators** (in billions of dollars, except as otherwise noted)

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	3Q21 Increase/ (Decrease) from 3Q20
Branches (actual)	1,401	1,392	1,331	1,327	1,278	(4%)	(9%)
Accounts (in millions)	29.3	27.3	26.6	26.4	26.3	-	(10%)
Average deposits	\$ 22.5	\$ 24.3	\$ 24.5	\$ 24.1	\$ 24.2	-	8%
Investment sales	3.5	3.7	3.1	3.5	3.5	-	-
Investment AUMs:							
AUMS	23.4	27.1	26.9	28.2	27.7	(2%)	18%
AUMs related to the retirement services business	35.9	40.8	39.2	41.0	40.0	(2%)	11%
Total AUMs	59.3	67.9	66.1	69.2	67.7	(2%)	14%
Average loans	9.3	9.6	9.4	9.2	8.9	(3%)	(4%)
EOP loans:							
Mortgages	3.8	4.0	3.8	3.8	3.6	(5%)	(5%)
Personal, small business and other	5.4	5.8	5.3	5.3	5.1	(4%)	(6%)
Total EOP loans	\$ 9.2	\$ 9.8	\$ 9.1	\$ 9.1	\$ 8.7	(4%)	(5%)
Total net interest revenue (in millions) <sup>(1)</sup>	\$ 480	\$ 503	\$ 447	\$ 491	\$ 494	1%	3%
As a % of average loans <sup>(1)</sup>	20.53%	20.84%	19.29%	21.41%	22.02%	(22%)	(14%)
Net credit losses on loans (in millions)	\$ 90	\$ 68	\$ 168	\$ 99	\$ 77	(22%)	(14%)
As a % of average loans	3.85%	2.82%	7.25%	4.32%	3.43%	(8%)	11%
Loans 90+ days past due (in millions)	\$ 105	\$ 130	\$ 142	\$ 127	\$ 117	(8%)	11%
As a % of EOP loans	1.14%	1.33%	1.56%	1.40%	1.34%	(9%)	(10%)
Loans 30-89 days past due (in millions)	\$ 136	\$ 220	\$ 164	\$ 134	\$ 122	(9%)	(10%)
As a % of EOP loans	1.48%	2.24%	1.80%	1.47%	1.40%	(3%)	(3%)

**City-Branded Cards Key Indicators** (in billions of dollars, except as otherwise noted)

EOP open accounts (in millions)	4.9	4.7	4.5	4.5	4.5	-	(8%)
Purchase sales	\$ 3.3	\$ 4.4	\$ 3.7	\$ 4.2	\$ 4.3	2%	30%
Average loans <sup>(2)</sup>	4.3	4.7	4.5	4.3	4.3	-	-
EOP loans <sup>(2)</sup>	4.3	4.8	4.3	4.4	4.3	(2%)	-
Average yield <sup>(3)</sup>	21.28%	21.01%	19.85%	20.10%	20.66%	3%	(3%)
Total net interest revenue (in millions) <sup>(4)</sup>	\$ 217	\$ 236	\$ 211	\$ 212	\$ 208	(2%)	(4%)
As a % of average loans <sup>(4)</sup>	20.08%	19.98%	19.02%	19.78%	19.19%	(35%)	(29%)
Net credit losses on loans (in millions)	\$ 138	\$ 94	\$ 197	\$ 151	\$ 98	(35%)	(29%)
As a % of average loans	12.77%	7.96%	17.75%	14.09%	9.04%	16%	15%
Net credit margin (in millions) <sup>(5)</sup>	\$ 160	\$ 229	\$ 102	\$ 158	\$ 184	(34%)	(24%)
As a % of average loans <sup>(5)</sup>	14.80%	19.38%	9.19%	14.74%	16.98%	(34%)	(24%)
Loans 90+ days past due (in millions) <sup>(6)</sup>	\$ 106	\$ 233	\$ 173	\$ 122	\$ 81	(17%)	(24%)
As a % of EOP loans	2.47%	4.85%	4.02%	2.77%	1.88%	(17%)	(24%)
Loans 30-89 days past due (in millions) <sup>(6)</sup>	\$ 89	\$ 170	\$ 115	\$ 82	\$ 68	(17%)	(24%)
As a % of EOP loans	2.07%	3.54%	2.67%	1.86%	1.58%	(17%)	(24%)

(1) Also includes net interest revenue related to the region's average deposit balances in excess of the average loan portfolio.

(2) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(3) Average yield is gross interest revenue earned on loans divided by average loans.

(4) Net interest revenue includes certain fees that are recorded as interest revenue.

(5) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

(6) The decrease in loans 90+ days past due as of September 30, 2020 and the decrease in loans 30-89 days past due beginning at June 30, 2020, include the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

NM Not meaningful.

Reclassified to conform to the current period's presentation.



**GLOBAL CONSUMER BANKING**

ASIA<sup>(1)(2)</sup>

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(In millions of dollars, except as otherwise noted)

	3Q 2020 <sup>(3)</sup>	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	3Q21 Increase/ (Decrease) from 2Q21	YTD Year 2020	YTD Year 2021	YTD 2021 vs. YTD 2020 Increase/ (Decrease)
Net interest revenue	\$ 1,054	\$ 1,045	\$ 888	\$ 1,001	\$ 925	(8%)	(12%)	\$ 3,275	\$ 2,914	(11%)
Non-interest revenue <sup>(4)</sup>	565	509	613	565	565	NM	NM	1,642	1,137	(31%)
<b>Total revenues, net of interest expense</b>	<b>1,619</b>	<b>1,554</b>	<b>1,501</b>	<b>1,566</b>	<b>1,490</b>	<b>(44%)</b>	<b>(45%)</b>	<b>4,917</b>	<b>4,051</b>	<b>(18%)</b>
Total operating expenses	1,137	1,228	1,219	1,225	1,209	(1%)	6%	3,377	3,653	8%
Net credit losses on loans	188	240	265	186	152	(18%)	(19%)	550	603	10%
Credit reserve built / (release) for loans	110	(25)	(226)	(60)	(44)	27%	NM	545	(330)	NM
Provisions for credit losses and for benefits and claims, HTM debt securities and other assets	4	(6)	4	(3)	(2)	33%	NM	7	(1)	NM
Provisions for credit losses on unfunded lending commitments	302	209	43	123	106	(14%)	(65%)	1,102	272	(75%)
Income from continuing operations before taxes	180	117	339	218	(431)	NM	NM	438	126	(71%)
Income taxes (benefits)	29	77	77	47	(89)	NM	NM	68	35	(49%)
<b>Income from continuing operations</b>	<b>151</b>	<b>98</b>	<b>262</b>	<b>171</b>	<b>(342)</b>	<b>NM</b>	<b>NM</b>	<b>370</b>	<b>91</b>	<b>(75%)</b>
Noncontrolling interests	-	(1)	(3)	(2)	(2)	-	NM	(3)	(7)	NM
<b>Net income</b>	<b>\$ 151</b>	<b>\$ 99</b>	<b>\$ 265</b>	<b>\$ 173</b>	<b>\$ (340)</b>	<b>NM</b>	<b>NM</b>	<b>\$ 373</b>	<b>\$ 98</b>	<b>(74%)</b>
Average assets (in billions)	129	136	140	141	138	(2%)	7%	126	140	11%
Return on average assets	0.47%	0.29%	0.77%	0.49%	(0.98%)			0.40%	0.09%	
Efficiency ratio	70%	79%	78%	78%	137%			69%	90%	
<b>Net credit losses on loans as a percentage of average loans</b>	<b>0.94%</b>	<b>1.16%</b>	<b>1.29%</b>	<b>0.90%</b>	<b>0.79%</b>			<b>0.93%</b>	<b>1.00%</b>	
<b>Revenue by business</b>										
Retail banking <sup>(4)</sup>	\$ 1,066	\$ 1,060	\$ 1,080	\$ 1,008	\$ 348	(65%)	(67%)	\$ 3,208	\$ 2,434	(24%)
Clit-branded cards	553	494	521	560	536	(3%)	(4%)	1,709	1,817	(5%)
Total	\$ 1,619	\$ 1,554	\$ 1,601	\$ 1,568	\$ 884	(44%)	(45%)	\$ 4,917	\$ 4,051	(18%)
<b>Net credit losses on loans by business</b>										
Retail banking	\$ 89	\$ 86	\$ 80	\$ 70	\$ 62	(11%)	(10%)	\$ 210	\$ 212	1%
Clit-branded cards	119	154	185	116	90	(22%)	(24%)	340	391	15%
Total	\$ 188	\$ 240	\$ 265	\$ 186	\$ 152	(18%)	(19%)	\$ 550	\$ 603	10%
<b>Income from continuing operations by business</b>										
Retail banking <sup>(4)</sup>	\$ 171	\$ 154	\$ 216	\$ 141	\$ (372)	NM	NM	\$ 515	\$ (15)	NM
Clit-branded cards	(20)	(56)	46	30	30	-	NM	(145)	106	NM
Total	\$ 151	\$ 98	\$ 262	\$ 171	\$ (342)	NM	NM	\$ 370	\$ 91	(75%)
<b>FX translation impact</b>										
Total revenue - as reported	\$ 1,619	\$ 1,554	\$ 1,601	\$ 1,566	\$ 884	(44%)	(45%)	\$ 4,917	\$ 4,051	(18%)
Impact of FX translation <sup>(5)</sup>	9	(16)	(26)	(26)	-			139	-	
Total revenues - Ex-FX <sup>(5)</sup>	\$ 1,628	\$ 1,538	\$ 1,575	\$ 1,540	\$ 884	(43%)	(46%)	\$ 5,056	\$ 4,051	(20%)
Total operating expenses - as reported	\$ 1,137	\$ 1,228	\$ 1,219	\$ 1,225	\$ 1,209	(1%)	6%	\$ 3,377	\$ 3,653	8%
Impact of FX translation <sup>(5)</sup>	8	(11)	(17)	(17)	-			97	-	
Total operating expenses - Ex-FX <sup>(5)</sup>	\$ 1,145	\$ 1,217	\$ 1,202	\$ 1,208	\$ 1,209	-	6%	\$ 3,474	\$ 3,653	5%
Total provisions for credit losses and PBC - as reported	\$ 302	\$ 209	\$ 43	\$ 123	\$ 106	(14%)	(65%)	\$ 1,102	\$ 272	(75%)
Impact of FX translation <sup>(5)</sup>	-	(5)	(3)	(3)	-			31	-	
Total provisions for credit losses and PBC - Ex-FX <sup>(5)</sup>	\$ 302	\$ 204	\$ 40	\$ 120	\$ 106	(12%)	(65%)	\$ 1,133	\$ 272	(76%)
Net income - as reported	\$ 151	\$ 99	\$ 265	\$ 173	\$ (340)	NM	NM	\$ 373	\$ 98	(74%)
Impact of FX translation <sup>(5)</sup>	(1)	-	(5)	(3)	-			7	-	
Total net income - Ex-FX <sup>(5)</sup>	\$ 150	\$ 99	\$ 260	\$ 170	\$ (340)	NM	NM	\$ 360	\$ 98	(74%)

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

(2) See footnote 2 on page 5.

(3) See footnote 1 on page 1.

(4) See footnote 2 on page 1.

(5) Reflects the impact of foreign currency (FX) translation into U.S. dollars at the third quarter of 2021 and year-to-date 2021 average exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	3Q20
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)							
Branches (actual)	233	224	223	223	221	(1%)	(5%)
Accounts (in millions)	17.1	17.3	17.2	17.1	17.1	-	-
Average deposits	\$ 115.2	\$ 120.0	\$ 123.8	\$ 124.6	\$ 120.7	(3%)	5%
Investment sales	15.8	14.9	20.7	13.7	13.2	(4%)	(16%)
Investment AUMs	66.8	73.4	74.6	77.4	75.8	(2%)	13%
Average loans	62.9	65.2	66.1	66.6	61.6	(8%)	(2%)
EOP loans:							
Mortgages	34.7	35.9	36.0	36.5	\$ 30.7	(16%)	(12%)
Personal, small business and other	28.8	30.6	29.8	30.0	30.0	(5%)	(1%)
Total EOP loans	\$ 63.5	\$ 66.5	\$ 65.8	\$ 66.5	\$ 59.3	(11%)	(7%)
Total net interest revenue (in millions) <sup>(2)</sup>	\$ 612	\$ 615	\$ 598	\$ 590	\$ 542	(8%)	(11%)
As a % of average loans <sup>(2)</sup>	3.87%	3.75%	3.67%	3.55%	3.49%	(11%)	(10%)
Net credit losses on loans (in millions)	\$ 69	\$ 86	\$ 80	\$ 70	\$ 62	(11%)	(10%)
As a % of average loans	0.44%	0.52%	0.49%	0.42%	0.40%	(28%)	(22%)
Loans 90+ days past due (in millions)	\$ 181	\$ 203	\$ 193	\$ 197	\$ 141	(24%)	(20%)
As a % of EOP Loans	0.29%	0.31%	0.29%	0.30%	0.24%	(24%)	(20%)
Loans 30-89 days past due (in millions)	\$ 272	\$ 312	\$ 278	\$ 285	\$ 217	(24%)	(20%)
As a % of EOP loans	0.43%	0.47%	0.42%	0.43%	0.37%	(11%)	(11%)
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)							
EOP open accounts (in millions)	14.8	14.7	14.6	14.4	14.3	(1%)	(3%)
Purchase sales	\$ 18.4	\$ 20.9	\$ 20.1	\$ 19.8	\$ 19.7	(1%)	7%
Average loans <sup>(3)</sup>	16.8	17.2	17.3	16.6	14.3	(14%)	(15%)
EOP loans <sup>(3)</sup>	16.8	17.9	16.8	16.4	13.5	(18%)	(20%)
Average yield <sup>(4)</sup>	11.99%	11.47%	10.96%	10.87%	10.57%	(3%)	(12%)
Total net interest revenue (in millions) <sup>(5)</sup>	\$ 442	\$ 430	\$ 390	\$ 411	\$ 383	(7%)	(13%)
As a % of average loans <sup>(6)</sup>	10.47%	9.95%	9.14%	9.93%	10.63%	(22%)	(24%)
Net credit losses on loans (in millions)	\$ 119	\$ 154	\$ 185	\$ 116	\$ 90	(22%)	(24%)
As a % of average loans	2.82%	3.56%	4.34%	2.80%	2.50%	-	3%
Net credit margin (in millions) <sup>(6)</sup>	\$ 434	\$ 340	\$ 336	\$ 444	\$ 446	(23%)	(40%)
As a % of average loans <sup>(6)</sup>	10.28%	7.86%	7.86%	10.773%	12.37%	(23%)	(40%)
Loans 90+ days past due	\$ 242	\$ 312	\$ 223	\$ 188	\$ 145	(26%)	(43%)
As a % of EOP loans	1.44%	1.74%	1.33%	1.15%	1.07%	(26%)	(43%)
Loans 30-89 days past due	\$ 289	\$ 289	\$ 229	\$ 222	\$ 165	(26%)	(43%)
As a % of EOP loans	1.72%	1.45%	1.36%	1.35%	1.22%	(26%)	(43%)

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.  
(2) Also includes net interest revenue related to the region's average deposit balances in excess of the average loan portfolio.  
(3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.  
(4) Average yield is gross interest revenue earned on loans divided by average loans.  
(5) Net interest revenue includes certain fees that are recorded as interest revenue.  
(6) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

Reclassified to conform to the current period's presentation.

**INSTITUTIONAL CLIENTS GROUP<sup>(1)</sup>**  
(In millions of dollars, except as otherwise noted)

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2021	3Q20	YTD Year 2020	YTD Year 2021	YTD 2021 vs. YTD 2020 Increase/ (Decrease)
Commissions and fees	\$ 1,099	\$ 1,064	\$ 1,252	\$ 1,186	\$ 1,160	(2%)	6%	\$ 3,348	\$ 3,598	7%
Administration and other fiduciary fees	747	755	814	865	845	(2%)	13%	2,122	2,524	19%
Investment banking	1,145	1,107	1,800	1,575	1,692	7%	48%	3,902	5,067	30%
Principal transactions	2,511	1,748	3,842	2,213	2,297	4%	(9%)	11,779	6,352	(29%)
Other	378	247	360	324	609	86%	61%	863	1,293	89%
Total non-interest revenue	5,880	4,921	8,068	6,163	6,603	7%	12%	21,834	20,834	(5%)
Net interest revenue (including dividends)	4,473	4,358	4,152	4,224	4,183	(1%)	(6%)	13,140	12,559	(4%)
Total revenues, net of interest expense	10,353	9,279	12,220	10,387	10,786	4%	4%	34,974	33,393	(5%)
Total operating expenses	5,658	6,041	6,308	6,264	6,398	2%	9%	17,741	18,970	7%
Net credit losses on loans	328	210	186	89	40	(55%)	(86%)	777	315	(59%)
Credit reserve build / (release) for loans	106	(1,620)	(1,312)	(949)	(65)	93%	NM	4,792	(2,326)	NM
Provision for credit losses on unfunded lending commitments	423	362	(621)	46	(13)	NM	NM	1,083	(688)	NM
Net interest revenue for HTM debt securities and other assets	(17)	(23)	(5)	4	(8)	NM	53%	44	(9)	NM
Provision for credit losses	838	(1,081)	(1,752)	(810)	(46)	94%	NM	6,696	(2,605)	NM
Income from continuing operations before taxes	3,657	4,319	7,664	4,933	4,434	(10%)	21%	10,537	17,031	62%
Income taxes	800	1,019	1,726	1,104	991	(10%)	24%	2,284	3,821	67%
Income from continuing operations	2,857	3,300	5,938	3,829	3,443	(10%)	21%	8,253	13,210	60%
Noncontrolling interests	24	22	37	12	24	(100%)	(100%)	28	73	NM
Net income	\$ 2,833	\$ 3,278	\$ 5,901	\$ 3,817	\$ 3,419	(10%)	21%	\$ 8,225	\$ 13,137	60%
EOP assets (in billions)	\$ 1,703	\$ 1,730	\$ 1,776	\$ 1,795	\$ 1,819	1%	7%	\$ 1,699	\$ 1,801	7%
Average assets (in billions)	1,732	1,756	1,787	1,806	1,809	4%	4%	0.65%	0.98%	51%
Return on average assets (ROA)	0.85%	0.74%	1.34%	0.85%	0.75%	-	-	51%	57%	
Efficiency ratio	57%	65%	52%	60%	59%					
<b>Revenue by region</b>										
North America	\$ 3,920	\$ 3,331	\$ 4,898	\$ 3,718	\$ 4,145	11%	6%	\$ 13,854	\$ 12,761	(8%)
EMEA	3,085	2,867	3,713	3,253	3,095	(5%)	-	9,947	10,061	1%
Latin America	1,141	1,072	1,136	1,174	1,261	7%	11%	3,766	3,571	(5%)
Asia	2,207	2,009	2,473	2,242	2,285	2%	4%	7,407	7,000	(5%)
Total revenues, net of interest expense	\$ 10,353	\$ 9,279	\$ 12,220	\$ 10,387	\$ 10,786	4%	4%	\$ 34,974	\$ 33,393	(5%)
<b>Income (loss) from continuing operations by region</b>										
North America	\$ 1,023	\$ 801	\$ 2,779	\$ 1,253	\$ 854	(32%)	(17%)	\$ 2,509	\$ 4,896	95%
EMEA	880	861	1,466	1,156	1,035	(10%)	18%	2,389	3,657	53%
Latin America	102	963	645	587	685	11%	NM	427	1,507	NM
Asia	652	645	1,048	823	869	8%	4%	2,928	2,760	(6%)
Income from continuing operations	\$ 2,657	\$ 3,300	\$ 5,938	\$ 3,829	\$ 3,443	(10%)	21%	\$ 8,253	\$ 13,210	60%
<b>Average loans by region (in billions)</b>										
North America	\$ 198	\$ 193	\$ 195	\$ 201	\$ 205	2%	4%	\$ 204	\$ 200	(2%)
EMEA	88	86	89	90	90	-	2%	89	90	1%
Latin America	40	35	32	32	32	-	(20%)	40	32	(20%)
Asia	71	68	71	73	74	1%	4%	72	73	1%
Total	\$ 397	\$ 382	\$ 387	\$ 396	\$ 401	1%	1%	\$ 405	\$ 395	(2%)
<b>EOP deposits by region (in billions)</b>										
North America	\$ 476	\$ 472	\$ 470	\$ 471	\$ 505	7%	6%			
EMEA	218	218	232	232	229	(1%)	5%			
Latin America	43	44	45	46	47	3%	9%			
Asia	186	190	191	198	205	4%	9%			
Total	\$ 925	\$ 924	\$ 938	\$ 947	\$ 986	4%	7%			
<b>EOP deposits by business (in billions)</b>										
Treasury and trade solutions	\$ 660	\$ 651	\$ 649	\$ 644	\$ 676	5%	2%			
All other ICG businesses	265	273	289	303	310	2%	17%			
Total	\$ 925	\$ 924	\$ 938	\$ 947	\$ 986	4%	7%			

(1) See footnote 2 on page 5.

NM: Not meaningful.

Reclassified to conform to the current period's presentation.

**INSTITUTIONAL CLIENTS GROUP**

**REVENUES BY BUSINESS**

(In millions of dollars, except as otherwise noted)

Revenue Details	3Q 2020		4Q 2020		1Q 2021		2Q 2021		3Q 2021		3Q21 Increase/ (Decrease) from		YTD 2021 vs. YTD 2020 Increase/ (Decrease)	
	2020	2020	2020	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021
<b>Investment banking</b>														
Advisory	\$ 163	\$ 232	\$ 281	\$ 405	\$ 539									
Equity underwriting	484	438	876	544	507									
Debt underwriting	740	617	816	823	877									
Total investment banking	1,387	1,287	1,973	1,772	1,923									
Treasury and trade solutions	2,394	2,400	2,165	2,290	2,291									
Corporate lending - excluding gain/(loss) on loan hedges <sup>(1)</sup>	538	552	483	548	631									
Private bank - excluding gain/(loss) on loan hedges <sup>(1)</sup>	938	894	1,027	993	973									
<b>Total banking revenues (ex-gain/(loss) on loan hedges)<sup>(1)</sup></b>	<b>\$ 5,257</b>	<b>\$ 5,133</b>	<b>\$ 5,648</b>	<b>\$ 5,603</b>	<b>\$ 5,818</b>									
Gain/(loss) on loan hedges <sup>(1)</sup>	(124)	(312)	(81)	(37)	(47)									
<b>Total banking revenues including g/(l) on loan hedges<sup>(1)</sup></b>	<b>\$ 5,133</b>	<b>\$ 4,821</b>	<b>\$ 5,567</b>	<b>\$ 5,566</b>	<b>\$ 5,771</b>									
Fixed income markets	\$ 3,788	\$ 3,087	\$ 4,550	\$ 3,211	\$ 3,182									
Equity markets	875	810	1,476	1,058	1,226									
Securities services	631	650	653	672	682									
Other	(74)	(89)	(26)	(120)	(85)									
<b>Total markets and securities services</b>	<b>\$ 5,220</b>	<b>\$ 4,458</b>	<b>\$ 6,653</b>	<b>\$ 4,821</b>	<b>\$ 5,015</b>									
<b>Total revenues, net of interest expense</b>	<b>\$ 10,353</b>	<b>\$ 9,279</b>	<b>\$ 12,220</b>	<b>\$ 10,387</b>	<b>\$ 10,786</b>									
Taxable-equivalent adjustments <sup>(4)</sup>	\$ 104	\$ 137	\$ 99	\$ 166	\$ 90									
<b>Total ICG revenues including taxable-equivalent adjustments<sup>(4)</sup></b>	<b>\$ 10,457</b>	<b>\$ 9,416</b>	<b>\$ 12,319</b>	<b>\$ 10,553</b>	<b>\$ 10,876</b>									
Commissions and fees	\$ 159	\$ 175	\$ 200	\$ 182	\$ 198									
Principal transactions <sup>(5)</sup>	2,178	1,782	2,830	1,922	1,519									
Other	301	107	356	156	404									
<b>Total non-interest revenue</b>	<b>\$ 2,638</b>	<b>\$ 2,064</b>	<b>\$ 3,486</b>	<b>\$ 2,260</b>	<b>\$ 2,121</b>									
Net interest revenue	1,150	1,023	1,064	951	1,081									
<b>Total fixed income markets</b>	<b>\$ 3,788</b>	<b>\$ 3,087</b>	<b>\$ 4,550</b>	<b>\$ 3,211</b>	<b>\$ 3,182</b>									
Rates and currencies	\$ 2,520	\$ 2,009	\$ 3,039	\$ 1,993	\$ 2,124									
Spread products / other fixed income	1,268	1,078	1,511	1,218	1,058									
<b>Total fixed income markets</b>	<b>\$ 3,788</b>	<b>\$ 3,087</b>	<b>\$ 4,550</b>	<b>\$ 3,211</b>	<b>\$ 3,182</b>									
Commissions and fees	\$ 279	\$ 299	\$ 392	\$ 298	\$ 276									
Principal transactions <sup>(5)</sup>	344	189	835	222	688									
Other	48	45	32	87	38									
<b>Total non-interest revenue</b>	<b>\$ 671</b>	<b>\$ 533</b>	<b>\$ 1,259</b>	<b>\$ 607</b>	<b>\$ 1,002</b>									
Net interest revenue	204	277	217	451	224									
<b>Total equity markets</b>	<b>\$ 875</b>	<b>\$ 810</b>	<b>\$ 1,476</b>	<b>\$ 1,058</b>	<b>\$ 1,226</b>									

(1) Credit derivatives are used to economically hedge a portion of the corporate loan portfolio that includes both accrual loans and loans at fair value. Gain/(loss) on loan hedges includes the mark-to-market on the credit derivatives partially offset by the mark-to-market on the loans in the portfolio that are at fair value. Hedged on accrual loans reflect the mark-to-market on credit derivatives used to economically hedge the corporate loan accrual portfolio. The fixed premium costs of these hedges are netted against the private bank and corporate lending revenues to reflect the cost of credit protection. Citigroup's results of operations excluding the impact of gain/(loss) on loan hedges are non-GAAP financial measures.

(2) Primarily relates to income tax credits related to affordable housing and alternative energy investments as well as tax exempt income from municipal bond investments.

(3) Excludes principal transactions revenues of ICG businesses other than Markets, primarily treasury and trade solutions and the private bank.

NM Not meaningful.  
Reclassified to conform to the current period's presentation.

**CORPORATE / OTHER<sup>(1)(2)</sup>**

(In millions of dollars, except as otherwise noted)

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	YTD Year 2020	YTD Year 2021	YTD 2021 vs. YTD 2020 Increase/ (Decrease)
Net interest revenue	\$ (231)	\$ (218)	\$ 61	\$ 128	\$ 252	97%	\$ 68	\$ 441	NM
Non-interest revenue	7	133	9	139	(144)	NM	71	4	(94%)
<b>Total revenues, net of interest expense</b>	<b>(224)</b>	<b>(85)</b>	<b>70</b>	<b>267</b>	<b>108</b>	<b>(60%)</b>	<b>139</b>	<b>445</b>	<b>NM</b>
Total operating expenses	819	464	365	378	519	37%	1,442	1,262	(12%)
Net credit losses	(5)	(10)	(18)	(22)	(23)	(5%)	(12)	(63)	NM
Credit reserve build / (release)	(128)	(35)	(109)	(99)	(53)	46%	223	(261)	NM
Provisions for benefits and claims, HTM debt securities and other assets	1	(1)	20	3	(4)	NM	2	19	NM
Provision for unfunded lending commitments	(4)	4	(5)	(3)	(1)	67%	7	(9)	NM
Total provisions for credit losses and for benefits and claims	(136)	(42)	(112)	(121)	(81)	33%	220	(314)	NM
Income from continuing operations before taxes	(907)	(507)	(183)	10	(330)	NM	(1,523)	(503)	67%
Income taxes (benefits) <sup>(3)</sup>	(307)	(300)	(51)	(522)	(222)	57%	(621)	(795)	(28%)
<b>Income (loss) from continuing operations</b>	<b>(600)</b>	<b>(207)</b>	<b>(132)</b>	<b>532</b>	<b>(108)</b>	<b>NM</b>	<b>(902)</b>	<b>292</b>	<b>NM</b>
Income (loss) from discontinued operations, net of taxes	(7)	6	(2)	10	(1)	NM	(26)	7	NM
Noncontrolling interests	-	1	(1)	-	2	NM	(7)	1	NM
<b>Net Income (loss)</b>	<b>(607)</b>	<b>(202)</b>	<b>(133)</b>	<b>542</b>	<b>(111)</b>	<b>NM</b>	<b>(921)</b>	<b>288</b>	<b>NM</b>
EOP assets (in billions)	\$ 96	\$ 96	\$ 99	\$ 101	\$ 101	-	\$ 94	\$ 95	1%
Average assets (in billions)	94	96	91	99	96	(3%)	(1,31%)	0.42%	
Return on average assets	(2.57%)	(0.84%)	(0.59%)	2.20%	(0.46%)				
<b>Consumer - North America<sup>(4)</sup> - Key Indicators</b>									
Average loans (in billions)	\$ 8.2	\$ 7.4	\$ 6.4	\$ 5.8	\$ 4.7	(19%)			(43%)
EOP loans (in billions)	7.7	6.6	6.1	5.0	4.3	(14%)			(44%)
Net interest revenue	54	42	34	29	15	(48%)			(72%)
As a % of average loans	2.62%	2.26%	2.15%	2.01%	1.27%				
Net credit losses (recoveries)	(4)	(10)	(18)	(22)	(22)	-			NM
As a % of average loans	(0.19%)	(0.54%)	(1.14%)	(1.52%)	(1.86%)				
Loans 90+ days past due <sup>(5)</sup>	\$ 278	\$ 313	\$ 277	\$ 259	\$ 221	(15%)			(21%)
As a % of EOP loans	3.86%	5.13%	4.86%	5.51%	5.67%	(11%)			(50%)
Loans 30-89 days past due <sup>(6)</sup>	\$ 198	\$ 179	\$ 138	\$ 111	\$ 99				
As a % of EOP loans	2.75%	2.93%	2.42%	2.36%	2.54%				

(1) Includes certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance), other corporate expenses and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury, certain North America legacy consumer loan portfolios, other legacy assets and discontinued operations.

(2) See footnote 2 on page 5.

(3) 2Q21 includes an approximate \$450 million benefit from a reduction in Citl's valuation allowance related to its Deferred Tax Assets (DTAs).

(4) Results and amounts primarily relate to consumer mortgages.

(5) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude U.S. loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

The amounts excluded for Loans 90+ Days Past Due and (EOP Loans) for each period were \$172 million and (\$0.5 billion), \$183 million and (\$0.5 billion), \$169 million and (\$0.4 billion), \$125 million and (\$0.3 billion), and \$138 million and (\$0.4 billion) as of September 30, 2020, December 31, 2020, March 31, 2021, June 30, 2021 and September 30, 2021, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period were \$66 million and (\$0.5 billion), \$73 million and (\$0.5 billion), \$55 million and (\$0.4 billion), \$48 million and (\$0.3 billion), and \$42 million and (\$0.4 billion) as of September 30, 2020, December 31, 2020, March 31, 2021, June 30, 2021 and September 30, 2021, respectively.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**AVERAGE BALANCES AND INTEREST RATES**<sup>(1)(2)(3)(4)(5)</sup>  
**Taxable Equivalent Basis**

In millions of dollars, except as otherwise noted

	Average Volumes			Interest			% Average Rate <sup>(4)</sup>		
	Third Quarter 2020	Second Quarter 2021	Third Quarter 2021 <sup>(6)</sup>	Third Quarter 2020	Second Quarter 2021	Third Quarter 2021 <sup>(6)</sup>	Third Quarter 2020	Second Quarter 2021	Third Quarter 2021 <sup>(6)</sup>
<b>Assets</b>									
Deposits with banks	\$ 307,845	\$ 296,445	\$ 294,160	\$	\$ 116	\$ 126	0.15%	0.17%	0.20%
Securities borrowed and purchased under resale agreements <sup>(6)</sup>	294,949	319,821	323,183	352	205	264	0.47%	0.26%	0.32%
Trading account assets <sup>(7)</sup>	285,033	302,141	288,642	1,458	1,472	1,285	2.03%	1.95%	1.77%
Investments	438,786	484,238	498,112	1,902	1,844	1,907	1.72%	1.53%	1.52%
Total loans (net of unearned income) <sup>(8)</sup>	677,200	670,280	668,487	9,446	8,756	8,897	5.55%	5.24%	5.28%
Other interest-earning assets	63,577	69,691	71,193	99	111	196	0.62%	0.64%	1.09%
<b>Total average interest-earning assets</b>	<b>\$ 2,067,390</b>	<b>\$ 2,142,616</b>	<b>\$ 2,143,777</b>	<b>\$ 13,373</b>	<b>\$ 12,514</b>	<b>\$ 12,686</b>	<b>2.57%</b>	<b>2.34%</b>	<b>2.35%</b>
<b>Liabilities</b>									
Deposits (excluding deposit insurance and FDIC assessment)	\$ 1,059,300	\$ 1,075,130	\$ 1,097,790	\$	\$ 918	\$ 730	0.34%	0.25%	0.26%
Deposit insurance and FDIC assessment	-	-	-	375	279	293			
Total deposits	1,059,300	1,075,130	1,097,790	1,293	955	1,023	0.49%	0.36%	0.37%
Securities loaned and sold under repurchase agreements <sup>(8)</sup>	216,556	236,639	228,947	292	260	287	0.54%	0.44%	0.50%
Trading account liabilities <sup>(7)</sup>	88,597	122,138	108,703	123	150	106	0.55%	0.49%	0.39%
Short-term borrowings	95,471	93,682	92,716	88	31	8	0.37%	0.13%	0.05%
Long-term debt <sup>(9)</sup>	226,233	195,364	185,764	1,025	868	828	1.80%	1.78%	1.77%
<b>Total average interest-bearing liabilities</b>	<b>\$ 1,686,157</b>	<b>\$ 1,722,953</b>	<b>\$ 1,713,940</b>	<b>\$ 2,821</b>	<b>\$ 2,264</b>	<b>\$ 2,252</b>	<b>0.67%</b>	<b>0.53%</b>	<b>0.52%</b>
<b>Total average interest-bearing liabilities</b>	<b>\$ 1,686,157</b>	<b>\$ 1,722,953</b>	<b>\$ 1,713,940</b>	<b>\$ 2,446</b>	<b>\$ 1,985</b>	<b>\$ 1,959</b>	<b>0.58%</b>	<b>0.46%</b>	<b>0.45%</b>
<b>(Excluding deposit insurance and FDIC assessment)</b>									
<b>Net interest revenue as a % of average interest-earning assets (NIM)</b>				<b>\$ 10,552</b>	<b>\$ 10,250</b>	<b>\$ 10,444</b>	<b>2.03%</b>	<b>1.92%</b>	<b>1.93%</b>
<b>NIR as a % of average interest-earning assets (NIM) (excluding deposit insurance and FDIC assessment)</b>				<b>\$ 10,927</b>	<b>\$ 10,529</b>	<b>\$ 10,737</b>	<b>2.10%</b>	<b>1.97%</b>	<b>1.99%</b>
<b>3Q21 increase (decrease) from:</b>							<b>(10) bps</b>		<b>1 bps</b>
<b>3Q21 increase (decrease) [excluding deposit insurance and FDIC assessment] from:</b>							<b>(11) bps</b>		<b>2 bps</b>

(1) Interest revenue and Net interest revenue include the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 21%) of \$59 million for 3Q20, \$51 million for 2Q21 and \$46 million for 3Q21

(2) Citigroup average balances and interest rates include both domestic and international operations

(3) Monthly averages have been used by certain subsidiaries where daily averages are unavailable

(4) Average rate percentage is calculated as annualized interest over average volumes.

(5) Third quarter of 2021 is preliminary

(6) Average volumes of securities borrowed or purchased under agreements to resell and securities loaned or sold under agreements to repurchase are reported net pursuant to FIN 41; the related interest

excludes the impact of ASU 2013-01 (Topic 210)

(7) Interest expense on trading account liabilities of ICG is reported as a reduction of interest revenue. Interest revenue and interest expense on cash collateral positions are reported in trading account assets and trading account liabilities, respectively.

(8) Nonperforming loans are included in the average loan balances

(9) Excludes hybrid financial instruments with changes in fair value recorded in Principal transactions

Reclassified to conform to the current period's presentation.

**DEPOSITS**  
(In billions of dollars)

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from
						2Q21
						3Q20
<b>Global Consumer Banking</b>						
North America	\$ 186.0	\$ 194.8	\$ 204.0	\$ 205.5	\$ 211.4	14%
Latin America	22.2	25.8	24.0	24.2	23.3	5%
Asia <sup>(1)</sup>	117.4	123.9	125.3	126.1	119.7	2%
Total	325.6	344.5	353.3	355.8	354.4	9%
<b>ICG</b>						
North America	475.7	472.2	470.1	471.4	504.9	6%
EMEA	218.3	217.9	232.1	231.9	229.0	5%
Latin America	43.3	44.2	45.2	45.5	47.0	9%
Asia	187.5	190.0	190.9	197.8	205.3	9%
Total	924.8	924.3	938.3	946.6	986.2	7%
<b>Corporate/Other</b>	12.2	11.9	9.4	7.9	6.9	(43%)
<b>Total deposits - EOP</b>	\$ 1,262.6	\$ 1,280.7	\$ 1,301.0	\$ 1,310.3	\$ 1,347.5	7%
<b>Total deposits - average</b>	\$ 1,267.8	\$ 1,305.3	\$ 1,304.0	\$ 1,321.3	\$ 1,343.0	6%
<b>Foreign currency (FX) translation impact</b>						
Total EOP deposits - as reported	\$ 1,262.6	\$ 1,280.7	\$ 1,301.0	\$ 1,310.3	\$ 1,347.5	7%
Impact of FX translation <sup>(2)</sup>	4.3	(14.5)	(5.1)	(9.3)	-	3%
Total EOP deposits - Ex-FX <sup>(2)</sup>	\$ 1,266.9	\$ 1,266.2	\$ 1,295.9	\$ 1,301.0	\$ 1,347.5	6%

(1) Asia GCB includes deposits of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. dollars at the third quarter of 2021 exchange rates for all periods presented.  
Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

**EOP LOANS**  
(In billions of dollars)

**Global Consumer Banking**

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from
						2Q21
						3Q20
<b>North America</b>						
Credit cards	\$ 125.5	\$ 130.4	\$ 121.0	\$ 124.8	\$ 125.5	1%
Retail banking	53.1	52.7	50.9	49.7	48.8	(2%)
Total	\$ 178.6	\$ 183.1	\$ 171.9	\$ 174.5	\$ 174.3	(2%)
<b>Latin America</b>						
Credit cards	\$ 4.3	\$ 4.8	\$ 4.3	\$ 4.4	\$ 4.3	(2%)
Retail banking	9.2	9.8	9.1	9.1	8.7	(4%)
Total	\$ 13.5	\$ 14.6	\$ 13.4	\$ 13.5	\$ 13.0	(4%)
<b>Asia<sup>(1)</sup></b>						
Credit cards	\$ 16.8	\$ 17.9	\$ 16.8	\$ 16.4	\$ 13.5	(18%)
Retail banking	63.5	66.5	65.8	66.5	58.3	(11%)
Total	\$ 80.3	\$ 84.4	\$ 82.6	\$ 82.9	\$ 72.8	(12%)
<b>Total GCB consumer loans</b>						
Credit cards	\$ 146.6	\$ 153.1	\$ 142.1	\$ 145.6	\$ 143.3	(2%)
Retail banking	125.8	129.0	125.8	125.3	116.8	(7%)
Total GCB	\$ 272.4	\$ 282.1	\$ 267.9	\$ 270.9	\$ 260.1	(4%)
<b>Total Corporate/Other - consumer</b>	\$ 7.6	\$ 6.7	\$ 6.1	\$ 5.0	\$ 4.2	(16%)
<b>Total consumer loans</b>	\$ 280.0	\$ 288.8	\$ 274.0	\$ 275.9	\$ 264.3	(4%)
<b>Corporate loans - by region</b>						
North America	\$ 195.0	\$ 197.2	\$ 199.3	\$ 203.8	\$ 204.5	-
EMEA	86.4	87.9	88.9	90.2	90.3	5%
Latin America	36.6	33.4	31.7	32.7	31.5	(4%)
Asia	68.9	66.5	72.1	74.2	74.2	-
Total corporate loans	\$ 386.9	\$ 387.0	\$ 392.0	\$ 400.9	\$ 400.5	4%
<b>Corporate loans - by product</b>						
Corporate lending	\$ 150.9	\$ 138.8	\$ 134.8	\$ 128.6	\$ 127.6	(1%)
Private bank	111.5	117.5	121.3	126.7	123.5	(3%)
Treasury and trade solutions	68.2	71.4	70.8	75.6	78.5	4%
Markets and securities services	56.3	59.3	65.1	70.0	70.9	1%
Total corporate loans	\$ 386.9	\$ 387.0	\$ 392.0	\$ 400.9	\$ 400.5	4%
<b>Total loans</b>	\$ 666.9	\$ 675.9	\$ 666.0	\$ 676.8	\$ 664.8	(2%)
<b>Foreign currency (FX) translation impact</b>						
Total EOP loans - as reported	\$ 666.9	\$ 675.9	\$ 666.0	\$ 676.8	\$ 664.8	(2%)
Impact of FX translation <sup>(2)</sup>	2.9	(7.6)	(2.9)	(4.8)	-	(1%)
Total EOP loans - Ex-FX <sup>(2)</sup>	\$ 669.8	\$ 668.3	\$ 663.1	\$ 672.0	\$ 664.8	(1%)

(1) Asia GCB includes loans of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. dollars at the third quarter of 2021 exchange rates for all periods presented.

Chigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.



**CONSUMER LOANS 90+ DAYS DELINQUENCIES AND RATIOS**  
**BUSINESS VIEW**

(In millions of dollars, except EOP loan amounts in billions)

	Loans 90+ Days Past Due <sup>(1)</sup>				EOP Loans	
	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q 2021
<b>Global Consumer Banking<sup>(2)</sup></b>						
<b>Total</b>	\$ 1,976	\$ 2,507	\$ 2,175	\$ 1,790	\$ 1,488	\$ 260.1
<b>Ratio</b>	0.73%	0.89%	0.81%	0.66%	0.57%	
<b>Retail banking<sup>(2)</sup></b>						
<b>Total</b>	\$ 497	\$ 632	\$ 598	\$ 560	\$ 479	\$ 116.8
<b>Ratio</b>	0.40%	0.49%	0.48%	0.45%	0.41%	
<b>North America<sup>(2)</sup></b>	\$ 211	\$ 299	\$ 263	\$ 236	\$ 221	\$ 48.8
<b>Ratio</b>	0.40%	0.58%	0.52%	0.48%	0.46%	
<b>Latin America</b>	\$ 105	\$ 130	\$ 142	\$ 127	\$ 117	\$ 8.7
<b>Ratio</b>	1.14%	1.33%	1.56%	1.40%	1.34%	
<b>Asia<sup>(3)(4)</sup></b>	\$ 181	\$ 203	\$ 193	\$ 197	\$ 141	\$ 59.3
<b>Ratio</b>	0.29%	0.31%	0.29%	0.30%	0.24%	
<b>Cards</b>						
<b>Total</b>	\$ 1,479	\$ 1,875	\$ 1,577	\$ 1,230	\$ 1,009	\$ 143.3
<b>Ratio</b>	1.01%	1.22%	1.11%	0.84%	0.70%	
<b>North America - Cit-branded<sup>(5)</sup></b>	\$ 574	\$ 686	\$ 590	\$ 457	\$ 362	\$ 82.8
<b>Ratio</b>	0.71%	0.82%	0.75%	0.56%	0.44%	
<b>North America - retail services<sup>(5)</sup></b>	\$ 557	\$ 644	\$ 591	\$ 463	\$ 421	\$ 42.7
<b>Ratio</b>	1.25%	1.39%	1.39%	1.08%	0.99%	
<b>Latin America<sup>(5)</sup></b>	\$ 106	\$ 233	\$ 173	\$ 122	\$ 81	\$ 4.3
<b>Ratio</b>	2.47%	4.85%	4.02%	2.77%	1.88%	
<b>Asia<sup>(3)(4)</sup></b>	\$ 242	\$ 312	\$ 223	\$ 188	\$ 145	\$ 13.5
<b>Ratio</b>	1.44%	1.74%	1.33%	1.15%	1.07%	
<b>Corporate/Other - consumer<sup>(2)</sup></b>	\$ 278	\$ 313	\$ 277	\$ 259	\$ 221	\$ 4.2
<b>Ratio</b>	3.86%	5.13%	4.86%	5.51%	5.67%	
<b>Total Citigroup<sup>(2)</sup></b>	\$ 2,254	\$ 2,820	\$ 2,452	\$ 2,049	\$ 1,709	\$ 264.3
<b>Ratio</b>	0.81%	0.98%	0.90%	0.75%	0.65%	

(1) The ratio of 90+ days past due is calculated based on end-of-period loans, net of unearned income.

(2) The 90+ days past due and related ratios for North America retail banking and Corporate/Other North America exclude U.S. loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See footnote 2 on page 9 and footnote 1 on page 17.

(3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.

(4) Asia delinquency amounts reflect the reclass of loans to Other assets beginning in 3Q21 related to the announced sale of Cit's consumer banking operations in Australia.

(5) The decrease in loans 90+ days past due in North America and Latin America cards as of September 30, 2020, includes the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

Reclassified to conform to the current period's presentation.

**CONSUMER LOANS 30-89 DAYS DELINQUENCIES AND RATIOS**  
**BUSINESS VIEW**

(In millions of dollars, except EOP loan amounts in billions)

	Loans 30-89 Days Past Due <sup>(1)</sup>				EOP Loans	
	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q 2021
<b>Global Consumer Banking<sup>(2)</sup></b>						
<b>Total</b>	<b>\$ 2,398</b>	<b>\$ 2,517</b>	<b>\$ 2,003</b>	<b>\$ 1,761</b>	<b>\$ 1,668</b>	<b>\$ 260.1</b>
<b>Ratio</b>	<b>0.88%</b>	<b>0.89%</b>	<b>0.75%</b>	<b>0.65%</b>	<b>0.64%</b>	
<b>Retail banking<sup>(2)</sup></b>						
<b>Total</b>	<b>\$ 786</b>	<b>\$ 860</b>	<b>\$ 662</b>	<b>\$ 687</b>	<b>\$ 589</b>	<b>\$ 116.8</b>
<b>Ratio</b>	<b>0.63%</b>	<b>0.67%</b>	<b>0.53%</b>	<b>0.55%</b>	<b>0.51%</b>	
<b>North America<sup>(2)</sup></b>	<b>\$ 378</b>	<b>\$ 328</b>	<b>\$ 220</b>	<b>\$ 268</b>	<b>\$ 250</b>	<b>\$ 48.8</b>
<b>Ratio</b>	<b>0.72%</b>	<b>0.63%</b>	<b>0.44%</b>	<b>0.55%</b>	<b>0.52%</b>	
<b>Latin America</b>	<b>\$ 136</b>	<b>\$ 220</b>	<b>\$ 164</b>	<b>\$ 134</b>	<b>\$ 122</b>	<b>\$ 8.7</b>
<b>Ratio</b>	<b>1.48%</b>	<b>2.24%</b>	<b>1.80%</b>	<b>1.47%</b>	<b>1.40%</b>	
<b>Asia<sup>(3)(4)</sup></b>	<b>\$ 272</b>	<b>\$ 312</b>	<b>\$ 278</b>	<b>\$ 285</b>	<b>\$ 217</b>	<b>\$ 59.3</b>
<b>Ratio</b>	<b>0.43%</b>	<b>0.47%</b>	<b>0.42%</b>	<b>0.43%</b>	<b>0.37%</b>	
<b>Cards</b>						
<b>Total</b>	<b>\$ 1,612</b>	<b>\$ 1,657</b>	<b>\$ 1,341</b>	<b>\$ 1,074</b>	<b>\$ 1,079</b>	<b>\$ 143.3</b>
<b>Ratio</b>	<b>1.10%</b>	<b>1.08%</b>	<b>0.94%</b>	<b>0.74%</b>	<b>0.75%</b>	
<b>North America - Citibanked<sup>(3)</sup></b>	<b>\$ 624</b>	<b>\$ 589</b>	<b>\$ 484</b>	<b>\$ 355</b>	<b>\$ 375</b>	<b>\$ 82.8</b>
<b>Ratio</b>	<b>0.77%</b>	<b>0.70%</b>	<b>0.62%</b>	<b>0.43%</b>	<b>0.45%</b>	
<b>North America - retail services<sup>(3)</sup></b>	<b>\$ 610</b>	<b>\$ 639</b>	<b>\$ 513</b>	<b>\$ 415</b>	<b>\$ 471</b>	<b>\$ 42.7</b>
<b>Ratio</b>	<b>1.37%</b>	<b>1.38%</b>	<b>1.21%</b>	<b>0.97%</b>	<b>1.10%</b>	
<b>Latin America<sup>(3)</sup></b>	<b>\$ 89</b>	<b>\$ 170</b>	<b>\$ 115</b>	<b>\$ 82</b>	<b>\$ 68</b>	<b>\$ 4.3</b>
<b>Ratio</b>	<b>2.07%</b>	<b>3.54%</b>	<b>2.67%</b>	<b>1.86%</b>	<b>1.58%</b>	
<b>Asia<sup>(3)(5)</sup></b>	<b>\$ 289</b>	<b>\$ 259</b>	<b>\$ 229</b>	<b>\$ 222</b>	<b>\$ 165</b>	<b>\$ 13.5</b>
<b>Ratio</b>	<b>1.72%</b>	<b>1.45%</b>	<b>1.36%</b>	<b>1.35%</b>	<b>1.22%</b>	
<b>Corporate/Other - consumer<sup>(2)</sup></b>	<b>\$ 198</b>	<b>\$ 179</b>	<b>\$ 138</b>	<b>\$ 111</b>	<b>\$ 99</b>	<b>\$ 4.2</b>
<b>Ratio</b>	<b>2.75%</b>	<b>2.93%</b>	<b>2.42%</b>	<b>2.36%</b>	<b>2.54%</b>	
<b>Total Citigroup<sup>(2)</sup></b>	<b>\$ 2,596</b>	<b>\$ 2,696</b>	<b>\$ 2,141</b>	<b>\$ 1,872</b>	<b>\$ 1,767</b>	<b>\$ 264.3</b>
<b>Ratio</b>	<b>0.93%</b>	<b>0.94%</b>	<b>0.78%</b>	<b>0.68%</b>	<b>0.67%</b>	

(1) The ratio of 30-89 days past due is calculated based on end-of-period loans, net of unearned income.

(2) The 30-89 days past due and related ratios for North America retail banking and Corporate/Other North America exclude U.S. loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominately resides with the U.S. agencies. See footnote 2 on page 9 and footnote 1 on page 17.

(3) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.

(4) Asia delinquency amounts reflect the reclass of loans to Other assets beginning in 3Q21 related to the announced sale of Citibank's consumer banking operations in Australia.

(5) The decrease in loans 30-89 days past due in North America and Latin America cards beginning at June 30, 2020, includes the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

Reclassified to conform to the current period's presentation.

**ALLOWANCE FOR CREDIT LOSSES ON LOANS AND UNFUNDED LENDING COMMITMENTS**

Page 1  
(in millions of dollars)

Total Citigroup	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from		YTD Year 2021	YTD 2021 vs. YTD 2020 Increase/ (Decrease)
						2Q21	3Q21		
<b>Allowance for credit losses on loans (ACL) at beginning of period</b>	\$ 26,298	\$ 26,426	\$ 24,956	\$ 21,638	\$ 19,238			\$ 12,783	\$ 24,956
Adjustments to opening balance	-	-	-	-	-			4,201	-
Financial instruments—credit losses (CECL) <sup>(1)</sup>	26,298	26,426	24,956	21,638	19,238	(11%)	(27%)	(443)	-
Variable post-charge-off third-party collection costs <sup>(2)</sup>	(2,367)	(1,889)	(2,208)	(1,844)	(1,389)	25%	41%	16,541	24,956
Gross credit (losses) on loans	446	417	460	524	428	(18%)	(4%)	(7,374)	(5,441)
Gross recoveries on loans	(1,919)	(1,472)	(1,748)	(1,320)	(961)	(27%)	(50%)	1,235	1,412
Net credit (losses) / recoveries on loans (NCLs)	1,919	1,472	1,748	1,320	961	(27%)	(50%)	(6,139)	(4,029)
Replenishment of NCLs	164	(1,818)	(3,068)	(2,184)	(1,010)	54%	9%	9,453	(6,262)
Net reserve builds / (releases) for loans	(152)	(30)	(159)	(282)	(139)	9%	47%	706	(560)
Net specific reserve builds / (releases) for loans (PCLL)	1,931	(376)	(1,479)	(1,126)	(168)	83%	NM	16,298	(2,783)
Other, net <sup>(3)(4)(5)(7)(8)</sup>	116	378	(91)	46	(374)	NM	NM	(274)	(419)
<b>ACL at end of period (a)</b>	\$ 26,426	\$ 24,956	\$ 21,638	\$ 19,238	\$ 17,715			\$ 26,426	\$ 17,715
<b>Allowance for credit losses on unfunded lending commitments (ACLUC)<sup>(9)</sup> (a)</b>	\$ 2,299	\$ 2,655	\$ 2,012	\$ 2,073	\$ 2,063			\$ 2,299	\$ 2,063
<b>Provision (release) for credit losses on unfunded lending commitments</b>	\$ 424	\$ 352	\$ (626)	\$ 44	\$ (13)			\$ 1,094	\$ (595)
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (a)]</b>	\$ 28,725	\$ 27,611	\$ 23,650	\$ 21,311	\$ 19,778			\$ 28,725	\$ 19,778
Total ACL as a percentage of total loans <sup>(10)</sup>	4.00%	3.73%	3.29%	2.88%	2.69%				
<b>Consumer</b>	\$ 19,474	\$ 19,488	\$ 19,554	\$ 17,554	\$ 16,111			\$ 9,897	\$ 19,554
Adjustments to opening balance	-	-	-	-	-			4,922	-
Financial instruments—credit losses (CECL) <sup>(1)</sup>	19,474	19,488	19,554	17,554	16,111	(8%)	(17%)	(443)	-
Variable post-charge-off third-party collection costs <sup>(2)</sup>	(1,594)	(1,262)	(1,562)	(1,231)	(922)	(25%)	(42%)	(5,363)	(3,715)
Adjusted ACL at beginning of period	1,594	1,262	1,562	1,231	922	(25%)	(42%)	14,376	19,554
Replenishment of NCLs	(103)	(289)	(1,795)	(1,364)	(966)	29%	NM	5,035	(4,125)
Net reserve builds / (releases) for loans	9	61	(121)	(132)	(118)	11%	NM	333	(371)
Net specific reserve builds / (releases) for loans (PCLL)	1,500	1,034	(354)	(265)	(162)	39%	NM	10,731	(781)
Other, net <sup>(3)(4)(5)(7)(8)</sup>	108	294	(84)	53	(359)	NM	NM	(256)	(390)
<b>ACL at end of period (b)</b>	\$ 19,488	\$ 19,554	\$ 17,554	\$ 16,111	\$ 14,668			\$ 19,488	\$ 14,668
<b>Consumer ACLUC<sup>(9)</sup> (b)</b>	\$ -	\$ 1	\$ 1	\$ 2	\$ 3			\$ -	\$ 3
<b>Provision (release) for credit losses on unfunded lending commitments</b>	\$ 5	\$ 1	\$ -	\$ 1	\$ 1			\$ 4	\$ 2
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (b)]</b>	\$ 19,488	\$ 19,555	\$ 17,555	\$ 16,113	\$ 14,671			\$ 19,488	\$ 14,671
Consumer ACL as a percentage of total consumer loans	6.98%	6.77%	6.41%	5.84%	5.55%				
<b>Corporate</b>	\$ 6,824	\$ 6,938	\$ 5,402	\$ 4,084	\$ 3,127			\$ 2,886	\$ 5,402
Adjustment to opening balance for CECL adoption <sup>(1)</sup>	-	-	-	-	-			(721)	-
Adjusted ACL at beginning of period	6,824	6,938	5,402	4,084	3,127	(23%)	(64%)	2,165	5,402
Replenishment of NCLs	(325)	(210)	(186)	(89)	(39)	(56%)	(88%)	(776)	(314)
Net reserve builds / (releases) for loans	325	210	186	89	39	(56%)	(88%)	776	314
Net specific reserve builds / (releases) for loans (PCLL)	(161)	(91)	(1,125)	(861)	(26)	97%	NM	5,567	(2,012)
Other, net <sup>(3)(4)(5)(7)(8)</sup>	8	84	(7)	(7)	(15)			(18)	(29)
<b>ACL at end of period (c)</b>	\$ 6,938	\$ 5,402	\$ 4,084	\$ 3,127	\$ 3,047			\$ 6,938	\$ 3,047
<b>Corporate ACLUC<sup>(9)</sup> (c)</b>	\$ 2,299	\$ 2,654	\$ 2,011	\$ 2,071	\$ 2,060			\$ 2,299	\$ 2,060
<b>Provision (release) for credit losses on unfunded lending commitments</b>	\$ 419	\$ 351	\$ (626)	\$ 43	\$ (14)			\$ 1,090	\$ (597)
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (c)]</b>	\$ 9,237	\$ 8,056	\$ 6,095	\$ 5,198	\$ 5,107			\$ 9,237	\$ 5,107
Corporate ACL as a percentage of total corporate loans <sup>(10)</sup>	1.82%	1.42%	1.06%	0.80%	0.77%				

Footnotes to this table are on the following page (page 24).

The following footnotes relate to the table on the preceding page (page 23):

- (1) On January 1, 2020, Citi adopted Accounting Standards Update (ASU) No. 2016-13, Financial Instruments – Credit Losses (CECL) (Topic 326). The ASU introduces a new credit loss methodology requiring earlier recognition of credit losses while also providing additional transparency about credit risk. On January 1, 2020, Citi recorded a \$4.1 billion, or an approximate 29%, pretax increase in the Allowance for credit losses, along with a \$3.1 billion after-tax decrease in Retained earnings and a deferred tax asset increase of \$1.0 billion. This transition impact reflects (i) a \$4.9 billion build to the Allowance for credit losses for Citi's consumer exposures, primarily driven by the impact on credit card receivables of longer estimated tenors under the CECL lifetime expected credit loss methodology compared to shorter estimated tenors under the probable loss methodology under prior U.S. GAAP, net of recoveries; and (ii) a release of \$0.8 billion of reserves related to Citi's corporate net loan loss exposures, largely due to more precise contractual maturities that result in shorter remaining tenors, incorporation of recoveries and use of more specific historical loss data based on an increase in portfolio segmentation across industries and geographies.
- Attribution of the allowance is made for analytical purposes only, and the entire allowance is available to absorb losses in the portfolios.
- The balances on page 23 do not include approximately \$0.1 billion of allowance for HTM debt securities and other assets at September 30, 2021.
- (2) See footnote 1 on page 1.
- (3) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (4) 3Q20 consumer includes an increase of approximately \$108 million related to FX translation. The corporate allowance is predominantly sourced in U.S. dollars.
- (5) 4Q20 consumer includes an increase of approximately \$292 million related to FX translation.
- (6) 1Q21 consumer includes a decrease of approximately \$84 million related to FX translation.
- (7) 2Q21 consumer includes an increase of approximately \$53 million related to FX translation.
- (8) 3Q21 includes an approximate \$280 million reclass related to the announced sale of Citi's consumer banking operations in Australia. The ACLL was reclassified to Other assets during 3Q21. 3Q21 consumer also includes a decrease of approximately \$80 million related to FX translation.
- (9) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (10) September 30, 2020, December 31, 2020, March 31, 2021, June 30, 2021 and September 30, 2021 exclude \$5.5 billion, \$7.1 billion, \$7.5 billion, \$7.7 billion and 7.2 billion, respectively, of loans that are carried at fair value.

NM Not meaningful.  
Reclassified to conform to the current period's presentation.

**COMPONENTS OF PROVISION FOR CREDIT LOSSES ON LOANS**

(In millions of dollars)

	3Q 2020 <sup>(1)</sup>		4Q 2020		1Q 2021		2Q 2021		3Q 2021		3Q21 Increase/ (Decrease) from 2Q21		3Q21 Increase/ (Decrease) from 3Q20		YTD Year 2020		YTD Year 2021		YTD 2021 vs. YTD 2020 Increase/ (Decrease)		
	\$		\$		\$		\$		\$						\$		\$				
<b>Global Consumer Banking</b>																					
Net credit losses	1,598	\$	1,272	\$	1,580	\$	1,253	\$	944	\$	(25%)	(41%)	5,374	\$	3,777	\$	(30%)				
Credit reserve build / (release)	34	(193)	(85)	(1,806)	(1,398)	(1,031)	26%	NM					5,144	(4,235)			NM				
<b>North America</b>																					
Net credit losses	1,182	(10)	870	(85)	950	(1,417)	817	(915)	617	(809)	(24%)	(48%)	4,120	2,384			(42%)				
Credit reserve build / (release)	(10)	(10)	(85)	(1,417)	(1,417)	(1,417)	(915)	(915)	(809)	(809)	12%	NM	4,200	(3,141)			NM				
<b>Retail Banking</b>																					
Net credit losses	31	(17)	31	(38)	26	(117)	24	(75)	22	(45)	(8%)	(29%)	101	72			(29%)				
Credit reserve build / (release)	(17)	(17)	(38)	(117)	(117)	(117)	(75)	(75)	(45)	(45)	40%	NM	340	(237)			NM				
<b>Citi-Branded Cards</b>																					
Net credit losses	647	49	500	(39)	551	(699)	467	(564)	357	(259)	(24%)	(45%)	2,208	1,375			(36%)				
Credit reserve build / (release)	49	(39)	(39)	(39)	(699)	(699)	(564)	(564)	(259)	(259)	54%	NM	2,646	(1,522)			NM				
<b>Citi Retail Services</b>																					
Net credit losses	504	(42)	339	(8)	373	(601)	326	(276)	238	(505)	(27%)	(53%)	1,811	937			(48%)				
Credit reserve build / (release)	(42)	(42)	(8)	(601)	(601)	(601)	(276)	(276)	(505)	(505)	(63%)	NM	1,214	(1,382)			NM				
<b>Latin America</b>																					
Net credit losses	228	(66)	162	(83)	365	(163)	250	(423)	175	(178)	(30%)	(23%)	704	790			12%				
Credit reserve build / (release)	(66)	(66)	(83)	(163)	(163)	(163)	(423)	(423)	(178)	(178)	58%	NM	399	(764)			NM				
<b>Retail Banking</b>																					
Net credit losses	90	(41)	68	(73)	168	(106)	99	(198)	77	(74)	(22%)	(14%)	309	344			11%				
Credit reserve build / (release)	(41)	(41)	(73)	(73)	(106)	(106)	(198)	(198)	(74)	(74)	63%	(80%)	210	(378)			NM				
<b>Citi-Branded Cards</b>																					
Net credit losses	138	(25)	94	(10)	197	(57)	151	(225)	98	(104)	(35%)	(29%)	395	446			13%				
Credit reserve build / (release)	(25)	(25)	(10)	(57)	(57)	(57)	(225)	(225)	(104)	(104)	54%	NM	189	(386)			NM				
<b>Asia<sup>(2)</sup></b>																					
Net credit losses	188	110	240	(25)	265	(226)	186	(60)	152	(44)	(18%)	(19%)	550	603			10%				
Credit reserve build / (release)	110	110	(25)	(226)	(226)	(226)	(60)	(60)	(44)	(44)	27%	NM	545	(330)			NM				
<b>Retail Banking</b>																					
Net credit losses	69	37	86	(4)	80	(60)	70	(20)	62	(5)	(11%)	(10%)	210	212			1%				
Credit reserve build / (release)	37	37	(4)	(60)	(60)	(60)	(20)	(20)	(5)	(5)	75%	NM	214	(85)			NM				
<b>Citi-Branded Cards</b>																					
Net credit losses	119	73	154	(21)	185	(166)	116	(40)	90	(39)	(22%)	(24%)	340	391			15%				
Credit reserve build / (release)	73	73	(21)	(166)	(166)	(166)	(40)	(40)	(39)	(39)	3%	NM	331	(245)			NM				
<b>Institutional Clients Group</b>																					
Net credit losses	326	106	210	(1,620)	186	(1,312)	89	(949)	40	(65)	(55%)	(89%)	777	315			(59%)				
Credit reserve build / (release)	106	106	(1,620)	(1,620)	(1,312)	(1,312)	(949)	(949)	(65)	(65)	93%	NM	4,792	(2,326)			NM				
<b>Corporate / Other</b>																					
Net credit losses	(5)	(128)	(10)	(35)	(18)	(109)	(22)	(99)	(23)	(53)	(5%)	NM	(12)	(63)			NM				
Credit reserve build / (release)	(128)	(128)	(35)	(109)	(109)	(109)	(99)	(99)	(53)	(53)	46%	59%	223	(261)			NM				
<b>Total provision for credit losses on loans</b>	<b>\$ 1,931</b>	<b>\$ (376)</b>	<b>\$ (1,479)</b>	<b>\$ (1,126)</b>	<b>\$ (1,126)</b>	<b>\$ (188)</b>	<b>83%</b>	<b>NM</b>	<b>\$ 16,298</b>	<b>\$ (2,793)</b>	<b>NM</b>	<b>NM</b>	<b>\$ 16,298</b>	<b>\$ (2,793)</b>			<b>NM</b>				

(1) See footnote 1 on page 1.

(2) Asia GCB includes NCLs and credit reserve builds (releases) for certain EMEA countries for all periods presented.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**NON-ACCRUAL ASSETS**  
(In millions of dollars)

	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021	3Q21 Increase/ (Decrease) from 2Q21	3Q21 Increase/ (Decrease) from 3Q20
<b>Non-accrual loans<sup>(1)</sup></b>							
<b>Corporate non-accrual loans by region</b>							
North America	\$ 2,018	\$ 1,928	\$ 1,566	\$ 1,154	\$ 1,166	1%	(42%)
EMEA	720	661	591	480	444	(8%)	(38%)
Latin America	609	719	739	767	679	(11%)	11%
Asia	237	219	210	175	111	(37%)	(53%)
<b>Total</b>	<b>\$ 3,584</b>	<b>\$ 3,527</b>	<b>\$ 3,106</b>	<b>\$ 2,576</b>	<b>\$ 2,400</b>	<b>(7%)</b>	<b>(33%)</b>
<b>Consumer non-accrual loans by region<sup>(1)</sup></b>							
North America	\$ 934	\$ 1,059	\$ 961	\$ 879	\$ 772	(12%)	(17%)
Latin America	493	774	720	612	549	(10%)	11%
Asia <sup>(2)</sup>	263	308	303	315	268	(15%)	2%
<b>Total</b>	<b>\$ 1,690</b>	<b>\$ 2,141</b>	<b>\$ 1,984</b>	<b>\$ 1,806</b>	<b>\$ 1,589</b>	<b>(12%)</b>	<b>(6%)</b>
<b>Other real estate owned (OREO)<sup>(3)</sup></b>							
Institutional Clients Group	\$ 13	\$ 11	\$ 10	\$ 6	\$ 4	(33%)	(69%)
Global Consumer Banking	11	10	13	7	7	-	(36%)
Corporate/Other	18	22	20	20	10	(50%)	(44%)
<b>Total</b>	<b>\$ 42</b>	<b>\$ 43</b>	<b>\$ 43</b>	<b>\$ 33</b>	<b>\$ 21</b>	<b>(36%)</b>	<b>(50%)</b>
<b>OREO by region</b>							
North America	\$ 22	\$ 19	\$ 14	\$ 12	\$ 10	(17%)	(55%)
EMEA	-	-	-	-	-	-	-
Latin America	8	7	10	11	10	(9%)	25%
Asia	12	17	19	10	1	(90%)	(92%)
<b>Total</b>	<b>\$ 42</b>	<b>\$ 43</b>	<b>\$ 43</b>	<b>\$ 33</b>	<b>\$ 21</b>	<b>(36%)</b>	<b>(50%)</b>
<b>Non-accrual assets (NAA)<sup>(4)</sup></b>							
Corporate non-accrual loans	\$ 3,584	\$ 3,527	\$ 3,106	\$ 2,576	\$ 2,400	(7%)	(33%)
Consumer non-accrual loans	1,690	2,141	1,984	1,806	1,589	(12%)	(6%)
<b>Non-accrual loans (NAL)</b>	<b>5,274</b>	<b>5,668</b>	<b>5,090</b>	<b>4,382</b>	<b>3,989</b>	<b>(9%)</b>	<b>(24%)</b>
OREO	42	43	43	33	21	(36%)	(50%)
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 5,316</b>	<b>\$ 5,711</b>	<b>\$ 5,133</b>	<b>\$ 4,415</b>	<b>\$ 4,010</b>	<b>(9%)</b>	<b>(25%)</b>
NAL as a percentage of total loans	0.79%	0.84%	0.76%	0.65%	0.60%		
NAA as a percentage of total assets	0.24%	0.25%	0.22%	0.19%	0.17%		
Allowance for loan losses as a percentage of NAL	501%	440%	425%	439%	444%		

(1) Corporate loans are placed on non-accrual status based upon a review by Citigroup's risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due; residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans. The balances above represent non-accrual loans within Consumer Loans and Corporate Loans on the Consolidated Balance Sheet.

(2) Asia GCB includes balances for certain EMEA countries for all periods presented.

(3) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral. Also includes former premises and property for use that is no longer contemplated.

(4) There is no industry-wide definition of non-accrual assets. As such, analysis against the industry is not always comparable.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**CITIGROUP**

**CET1 CAPITAL AND SUPPLEMENTARY LEVERAGE RATIOS, TANGIBLE COMMON EQUITY, BOOK VALUE PER SHARE AND TANGIBLE BOOK VALUE PER SHARE**

(In millions of dollars or shares, except per share amounts and ratios)

	September 30, 2020 <sup>(2)</sup>	December 31, 2020	March 31, 2021	June 30, 2021	September 30, 2021 <sup>(3)(4)</sup>
<b>Common Equity Tier 1 Capital Ratio and Components<sup>(1)</sup></b>					
Chitigroup common stockholders' equity <sup>(5)</sup>	\$ 176,047	\$ 180,118	\$ 182,402	\$ 184,289	\$ 183,005
Add: qualifying noncontrolling interests	141	141	132	138	136
Regulatory capital adjustments and deductions:					
Add:					
CECL transition and 25% provision deferral <sup>(6)</sup>	5,638	5,348	4,359	3,774	3,389
Less:					
Accumulated net unrealized gains (losses) on cash flow hedges, net of tax	1,859	1,593	1,037	864	663
Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax	29	(1,109)	(1,172)	(1,258)	(1,317)
Intangible assets:					
Goodwill, net of related deferred tax liabilities (DTLs) <sup>(7)</sup>	20,522	21,124	20,854	20,999	20,689
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	4,248	4,166	4,054	3,986	3,899
Defined benefit pension plan net assets; other	949	921	1,485	2,040	2,070
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	12,061	11,638	11,691	11,192	10,897
Common Equity Tier 1 Capital (CET1)	\$ 142,158	\$ 147,274	\$ 148,944	\$ 150,378	\$ 149,629
Risk-Weighted Assets (RWA) <sup>(8)</sup>	\$ 1,219,054	\$ 1,255,284	\$ 1,263,926	\$ 1,271,048	\$ 1,282,218
Common Equity Tier 1 Capital ratio (CET1/RWA)	11.66%	11.73%	11.78%	11.83%	11.7%
<b>Supplementary Leverage Ratio and Components</b>					
Common Equity Tier 1 Capital (CET1) <sup>(6)</sup>	\$ 142,158	\$ 147,274	\$ 148,944	\$ 150,378	\$ 149,629
Additional Tier 1 Capital (AT1) <sup>(6)</sup>	18,153	19,779	21,540	19,258	19,269
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$ 160,311	\$ 167,053	\$ 170,484	\$ 169,636	\$ 168,898
Total Leverage Exposure (TLE) <sup>(9)(10)</sup>	\$ 2,349,620	\$ 2,386,881	\$ 2,450,412	\$ 2,903,655	\$ 2,911,017
Supplementary Leverage ratio (T1C/TLE)	6.82%	7.00%	6.96%	5.84%	5.8%

**Tangible Common Equity, Book Value Per Share and Tangible Book Value**

Per Share					
Common stockholders' equity	\$ 175,896	\$ 179,962	\$ 182,269	\$ 184,164	\$ 182,880
Less:					
Goodwill	21,624	22,162	21,905	22,060	21,573
Intangible assets (other than MSRs)	4,470	4,411	4,308	4,268	4,144
Goodwill and identifiable intangible assets (other than MSRs) related to assets HFS	-	-	-	-	257
Tangible common equity (TCE)	\$ 149,802	\$ 153,389	\$ 156,056	\$ 157,836	\$ 156,906
Common shares outstanding (CSO)	2,082.0	2,082.1	2,067.0	2,026.8	1,994.3
Book value per share (common equity/CSO)	\$ 84.48	\$ 86.43	\$ 88.18	\$ 90.86	\$ 92.16
Tangible book value per share (TCE/CSO)	\$ 71.95	\$ 73.67	\$ 75.50	\$ 77.87	\$ 79.07

(1) See footnote 6 on page 1.  
(2) See footnote 1 on page 1.  
(3) Preliminary.  
(4) See footnote 4 on page 3.  
(5) Excludes issuance costs related to outstanding preferred stock in accordance with Federal Reserve Board regulatory reporting requirements.  
(6) See footnote 7 on page 1.  
(7) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.  
(8) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.  
(9) Commencing with the second quarter of 2020 and continuing through the first quarter of 2021, Citigroup's TLE temporarily excluded U.S. Treasuries and deposits at Federal Reserve banks. For additional information, please refer to the "Capital Resources" section of Citigroup's 2020 Form 10-K.

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## CITIGROUP -- QUARTERLY FINANCIAL DATA SUPPLEMENT

4Q20 (Updated)

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On February 26, 2021, Citi announced that, as a result of new information Citi received subsequent to December 31, 2020, it adjusted downward its fourth quarter 2020 financial results, from those previously reported on January 15, 2021, due to a \$390 million increase in operating expenses (\$323 million after-tax) recorded within Institutional Clients Group, resulting from operational losses related to certain legal matters. The financial impact of this adjustment lowered Citi's fourth quarter 2020 net income from \$4.6 billion to \$4.3 billion and earnings per diluted share from \$2.08 to \$1.92. The financial impact of this adjustment is reflected in this revised fourth quarter 2020 Quarterly Financial Data Supplement. For additional information, see Citi's Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission on February 26, 2021.

The following pages are impacted by the above adjustments: 1, 2, 3, 5, 15, 17 and 27.

(1) Latin America GCB consists of Citi's consumer banking operations in Mexico.

(2) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.



**CITIGROUP FINANCIAL SUMMARY**

(In millions of dollars, except per share amounts and as otherwise noted)

	4Q 2019	1Q 2020 <sup>(1)</sup>	2Q 2020 <sup>(1)</sup>	3Q 2020 <sup>(1)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
<b>Total revenues, net of interest expense</b>	\$ 18,378	\$ 20,731	\$ 19,766	\$ 17,302	\$ 16,499	(5%)	\$ 74,286	\$ 74,298	-
Total operating expenses	11,454	10,643	10,460	10,964	11,104	1%	42,002	43,171	3%
Net credit losses (NCLs)	1,944	2,059	2,161	1,919	1,472	(23%)	7,768	7,611	(2%)
Credit reserve build / (release) for loans	179	4,318	5,829	12	(1,848)	NM	450	8,311	NM
Provisions / (release) for unfunded lending commitments	74	557	113	424	352	(17%)	92	1,446	NM
Provisions for benefits and claims, HTM debt securities and other assets	25	26	94	29	(22)	NM	73	127	74%
Provisions for credit losses and for benefits and claims	2,222	6,960	8,197	2,384	(46)	NM	8,393	17,495	NM
Income from continuing operations before income taxes	5,702	3,128	1,109	3,954	5,441	39%	23,901	13,632	(43%)
Income taxes <sup>(3)</sup>	703	580	52	777	1,116	44%	4,430	5,252	(43%)
Income from continuing operations	4,999	2,548	1,057	3,177	4,325	36%	19,471	11,107	(43%)
Income (loss) from discontinued operations, net of taxes	(4)	(19)	(1)	(7)	6	NM	(4)	(20)	NM
Net income before noncontrolling interests	4,995	2,530	1,056	3,170	4,331	37%	19,467	11,087	(43%)
Net income (loss) attributable to noncontrolling interests	16	(9)	-	24	22	(6%)	86	40	(39%)
<b>Citigroup's net income</b>	\$ 4,979	\$ 2,539	\$ 1,056	\$ 3,146	\$ 4,309	37%	\$ 19,401	\$ 11,047	(43%)
<b>Diluted earnings per share<sup>(4)</sup>:</b>									
Income from continuing operations	\$ 2.15	\$ 1.06	\$ 0.38	\$ 1.36	\$ 1.92	41%	\$ 8.04	\$ 4.73	(41%)
Citigroup's net income	\$ 2.15	\$ 1.06	\$ 0.38	\$ 1.36	\$ 1.92	41%	\$ 8.04	\$ 4.72	(41%)
Shares (in millions) <sup>(2)</sup>	2,149.4	2,097.9	2,081.7	2,081.8	2,081.9	-	2,249.2	2,085.8	(7%)
Average basic	2,166.8	2,113.7	2,084.3	2,084.3	2,085.7	-	2,265.3	2,098.0	(7%)
Average diluted	2,114.1	2,061.8	2,061.9	2,062.0	2,062.1	-			
Common shares outstanding, at period end	\$ 296	\$ 291	\$ 253	\$ 284	\$ 287	(6%)	\$ 1,109	\$ 1,095	(1%)
Preferred dividends									
<b>Income allocated to unrestricted common shareholders - basic</b>	\$ 4,653	\$ 2,242	\$ 793	\$ 2,851	\$ 4,014	41%	\$ 18,174	\$ 9,899	(46%)
Income from continuing operations	\$ 4,649	\$ 2,224	\$ 792	\$ 2,844	\$ 4,020	41%	\$ 18,171	\$ 9,879	(46%)
Citigroup's net income									
<b>Income allocated to unrestricted common shareholders - diluted<sup>(5)</sup></b>	\$ 4,661	\$ 2,249	\$ 793	\$ 2,858	\$ 4,021	41%	\$ 18,207	\$ 9,830	(45%)
Income from continuing operations	\$ 4,657	\$ 2,231	\$ 792	\$ 2,851	\$ 4,027	41%	\$ 18,204	\$ 9,909	(46%)
Citigroup's net income									
<b>Regulatory capital ratios and performance metrics:</b>									
Common Equity Tier 1 (CET1) Capital ratio <sup>(6)(9)(10)</sup>	11.79%	11.12%	11.50%	11.66%	11.73%		0.98%	0.50%	
Tier 1 Capital ratio <sup>(6)(9)(10)</sup>	13.33%	12.55%	12.98%	13.15%	13.31%		56.5%	58.1%	
Total Capital ratio <sup>(6)(9)(10)</sup>	15.87%	14.97%	15.45%	15.61%	15.61%				
Supplementary Leverage ratio (SLR) <sup>(4)(9)(10)(7)</sup>	6.20%	5.96%	6.64%	6.82%	7.00%				
Return on average assets	0.99%	0.99%	0.19%	0.55%	0.75%				
Return on average common equity	10.6%	5.2%	1.8%	6.5%	9.1%				
Efficiency ratio (total operating expenses/total revenues, net)	56.9%	51.3%	52.9%	63.4%	67.3%				
<b>Balance sheet data (in billions of dollars, except per share amounts)<sup>(8)</sup>:</b>									
Total assets	\$ 1,951.2	\$ 2,220.1	\$ 2,232.8	\$ 2,234.5	\$ 2,260.1	1%	\$ 1,978.8	\$ 2,226.3	13%
Total deposits	1,996.6	2,079.7	2,266.6	2,259.4	2,299.3	2%			
Citigroup's stockholders' equity	1,070.6	1,164.9	1,233.7	1,262.6	1,280.7	1%			
Book value per share	193.2	192.7	191.7	193.9	195.4	3%			
Tangible book value per share <sup>(8)</sup>	82.90	83.92	83.45	84.48	86.43	2%			
Direct staff (in thousands)	70.39	71.69	71.20	71.95	73.67	2%			
	200	201	204	209	210	-			

(1) In 4Q20, Citi revised the 2020 accounting conclusion from a "change in accounting principle" to a "change in accounting principle" which requires an adjustment to January 1, 2020 opening retained earnings, rather than net income. As a result, Citi's full year and quarterly results for 2020 have been revised to reflect this change as if it were effective as of January 1, 2020. Citi recorded an increase to its beginning retained earnings on January 1, 2020 of \$330 million and a decrease of \$443 million in its allowance for credit losses on loans, as well as a \$1.3 million increase in Other assets related to income taxes, and recorded a decrease of \$18 million in GCB NA Citi-branded cards, (\$16) million in GCB NA Citi retail services, \$9 million in GCB Latin America, and \$18 million in GCB Asia) to its provisions for credit losses on loans in 1Q20 and increase of \$39 million (\$182 million in GCB NA Citi-branded cards, \$159 million in GCB NA Citi retail services, \$7 million in GCB Latin America, and \$(8) million in GCB Asia), and \$122 million (\$3 million in GCB NA Citi-branded cards, \$50 million in GCB Latin America, and \$69 million in GCB Asia) to its provisions for credit losses on loans in 2Q20 and 3Q20. In addition, Citi's operating expenses increased by \$49 million (\$14 million in GCB NA Citi-branded cards, \$22 million in GCB NA Citi retail services, \$6 million in GCB Latin America, and \$7 million in GCB Asia), and \$45 million, (\$15 million in GCB NA Citi-branded cards, \$21 million in GCB NA Citi retail services, \$4 million in GCB Latin America, and \$5 million in GCB Asia) with a corresponding decrease in net credit losses, in 1Q20 and 2Q20, respectively.

(2) Certain securities are excluded from the second quarter of 2020 diluted EPS calculation because they were anti-dilutive. Year-to-date EPS will not equal the sum of the individual quarters because the year-to-date EPS calculation is a separate calculation.

(3) 4Q19 includes discrete tax items of roughly \$540 million, including an approximate \$430 million benefit of a reduction in Citi's valuation allowance related to its deferred tax assets (DTAs). 3Q19 includes discrete tax items of roughly \$230 million, including an approximate \$180 million benefit of a reduction in Citi's valuation allowance related to its DTAs.

(4) Citi's reportable CET1 Capital and Tier 1 Capital ratios were derived under the U.S. Basel III Advanced Approaches framework as of March 31, 2020 and all subsequent periods, and the U.S. Basel III Standardized Approach framework as of December 31, 2019, whereas Citi's reportable Total Capital ratios were derived under the U.S. Basel III Advanced Approaches framework for all periods presented. The reportable ratios represent the lower of each of the three risk-based capital ratios (CET1 Capital, Tier 1 Capital and Total Capital) under both the Standardized Approach and the Advanced Approaches under the Collins Amendment. For the composition of Citi's CET1 Capital and ratio, see page 27. Not used.

(5) Citi has elected to apply the modified transition provision related to the impact of the CECL accounting standard on regulatory capital, as provided by the U.S. banking agencies' September 2020 final rule. For additional information, see "Capital Resources" in Citi's 2020 Form 10-K.

(6) For the composition of Citi's SLR, see page 27.

(7) Tangible book value per share is a non-GAAP financial measure. For a reconciliation of this measure to reported results, see page 27.

(8) Ratios and variance percentages are calculated based on the displayed amounts. Due to averaging and roundings, quarterly earnings per share may not sum to the YTD totals. NM: Not meaningful.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED STATEMENT OF INCOME**

(In millions of dollars)

	4Q 2019	1Q 2020 <sup>(1)</sup>	2Q 2020 <sup>(1)</sup>	3Q 2020 <sup>(1)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q20 Increase/ (Decrease) from 4Q19	Full Year 2019	Full Year 2020	YTD 2019 Increase/ (Decrease)	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
<b>Revenues</b>											
Interest revenue	\$ 18,545	\$ 17,139	\$ 14,589	\$ 13,314	\$ 13,047	(2%)	(30%)	\$ 76,510	\$ 58,089	(24%)	(24%)
Interest expense	6,548	5,647	3,509	2,821	2,564	(9%)	(61%)	29,163	14,541	(50%)	(50%)
Net interest revenue	11,997	11,492	11,080	10,493	10,483	-	(13%)	47,347	43,548	(8%)	(8%)
Commissions and fees	3,033	3,021	2,933	2,753	2,678	(3%)	(12%)	11,746	11,385	(3%)	(3%)
Principal transactions	1,412	5,281	4,157	2,508	1,959	(22%)	39%	8,892	13,885	56%	56%
Administrative and other fiduciary fees	823	854	819	892	907	2%	10%	3,411	3,472	2%	2%
Realized gains (losses) on investments	515	432	748	304	272	(11%)	(47%)	1,474	1,756	19%	19%
Impairment losses on investments and other assets	(5)	(55)	(69)	(30)	(1)	63%	NM	(32)	(165)	NM	NM
Provision for credit losses on AFS debt securities <sup>(2)</sup>	-	(274)	(8)	4	1	(75%)	100%	-	(3)	NM	NM
Other revenue (loss)	603	(274)	106	378	210	(44%)	(65%)	1,448	420	(71%)	(71%)
Total non-interest revenues	6,381	9,239	8,686	6,809	6,016	(12%)	(6%)	26,939	30,750	14%	14%
<b>Total revenues, net of interest expense</b>	<b>18,378</b>	<b>20,731</b>	<b>19,766</b>	<b>17,302</b>	<b>16,499</b>	<b>(5%)</b>	<b>(10%)</b>	<b>74,286</b>	<b>74,298</b>	<b>-</b>	<b>-</b>
<b>Provisions for credit losses and for benefits and claims</b>											
Net credit losses	1,944	2,059	2,161	1,919	1,472	(23%)	(24%)	7,768	7,611	(2%)	(2%)
Credit reserve build / (release) for loans	179	4,318	5,829	12	(1,848)	NM	NM	450	8,311	NM	NM
Provision for credit losses on loans	2,123	6,377	7,990	1,931	(376)	NM	NM	8,218	15,922	94%	94%
Provision for credit losses on held-to-maturity (HTM) debt securities	-	6	31	(16)	(14)	13%	NM	-	7	NM	NM
Provision for credit losses on other assets	25	(4)	48	(13)	(24)	(85%)	NM	73	113	NM	NM
Policyholder benefits and claims	74	24	15	58	16	(72%)	(36%)	92	1,446	55%	55%
Provision for credit losses on unfunded lending commitments	2,222	557	113	424	352	(17%)	NM	8,383	17,495	NM	NM
<b>Total provisions for credit losses and for benefits and claims</b>											
<b>Operating expenses</b>											
Compensation and benefits	5,065	5,654	5,624	5,595	5,341	(5%)	5%	21,433	22,214	4%	4%
Premises and equipment	615	565	562	575	631	10%	3%	2,328	2,333	-	-
Technology / communication	1,850	1,723	1,741	1,891	2,028	7%	10%	7,077	7,383	4%	4%
Advertising and marketing	345	328	299	238	352	48%	2%	1,516	1,217	(20%)	(20%)
Other operating	2,579	2,373	2,234	2,665	2,752	3%	7%	9,648	10,024	4%	4%
<b>Total operating expenses</b>	<b>10,454</b>	<b>10,643</b>	<b>10,460</b>	<b>10,964</b>	<b>11,104</b>	<b>1%</b>	<b>6%</b>	<b>42,002</b>	<b>43,171</b>	<b>3%</b>	<b>3%</b>
<b>Income from continuing operations before income taxes</b>	<b>5,702</b>	<b>3,128</b>	<b>1,109</b>	<b>3,954</b>	<b>5,441</b>	<b>38%</b>	<b>(5%)</b>	<b>23,901</b>	<b>13,632</b>	<b>(43%)</b>	<b>(43%)</b>
Provision for income taxes <sup>(3)</sup>	703	580	52	777	1,116	44%	59%	4,430	2,525	(43%)	(43%)
<b>Income (loss) from continuing operations</b>	<b>4,999</b>	<b>2,548</b>	<b>1,057</b>	<b>3,177</b>	<b>4,325</b>	<b>36%</b>	<b>(13%)</b>	<b>19,471</b>	<b>11,107</b>	<b>(43%)</b>	<b>(43%)</b>
<b>Discontinued operations</b>											
Income (loss) from discontinued operations	(4)	(18)	(1)	(7)	6	NM	NM	(31)	(20)	35%	35%
Provision (benefit) for income taxes	-	-	-	-	-	-	-	(27)	(20)	100%	100%
<b>Income (loss) from discontinued operations, net of taxes</b>	<b>(4)</b>	<b>(18)</b>	<b>(1)</b>	<b>(7)</b>	<b>6</b>	<b>NM</b>	<b>NM</b>	<b>(4)</b>	<b>(20)</b>	<b>NM</b>	<b>NM</b>
<b>Net income before noncontrolling interests</b>	<b>4,995</b>	<b>2,530</b>	<b>1,056</b>	<b>3,170</b>	<b>4,331</b>	<b>37%</b>	<b>(13%)</b>	<b>19,467</b>	<b>11,087</b>	<b>(43%)</b>	<b>(43%)</b>
Net income (loss) attributable to noncontrolling interests	16	(6)	-	24	22	(8%)	38%	66	40	(39%)	(39%)
<b>Citigroup's net income</b>	<b>\$ 4,979</b>	<b>\$ 2,536</b>	<b>\$ 1,056</b>	<b>\$ 3,146</b>	<b>\$ 4,309</b>	<b>37%</b>	<b>(13%)</b>	<b>\$ 19,401</b>	<b>\$ 11,047</b>	<b>(43%)</b>	<b>(43%)</b>

(1) See footnote 1 on page 1.

(2) In accordance with ASC 328.

(3) 4Q19 includes discrete tax items of roughly \$540 million, including an approximate \$430 million benefit of a reduction in Citi's valuation allowance related to its deferred tax assets (DTAs). 3Q19 includes discrete tax items of roughly \$230 million, including an approximate \$180 million benefit of a reduction in Citi's valuation allowance related to its DTAs.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**CITIGROUP CONSOLIDATED BALANCE SHEET**

(In millions of dollars)

	December 31, 2019	March 31, 2020 <sup>(1)</sup>	June 30, 2020 <sup>(1)</sup>	September 30, 2020	December 31, 2020 <sup>(2)</sup>	4Q20 Increase/ (Decrease) from 3Q20	4Q19
<b>Assets</b>							
Cash and due from banks (including segregated cash and other deposits)	\$ 23,967	\$ 23,755	\$ 22,889	\$ 25,308	\$ 26,349	4%	10%
Deposits with banks, net of allowance	169,952	262,165	286,884	288,387	283,266	(5%)	67%
Securities borrowed and purchased under agreements to resell, net of allowance	251,322	262,536	282,917	289,358	294,712	2%	17%
Brokerage receivables, net of allowance	39,857	68,555	51,633	44,806	44,806	(13%)	12%
Trading account assets	276,140	365,000	362,311	348,209	375,079	8%	36%
Investments							
Available-for-sale debt securities, net of allowance	280,265	308,219	342,256	343,690	335,084	(3%)	20%
Held-to-maturity debt securities, net of allowance	80,775	82,315	83,332	96,065	104,943	9%	30%
Equity securities	7,523	8,349	7,665	7,769	7,332	(6%)	(3%)
Total investments	368,563	398,883	433,253	447,524	447,359	-	21%
Loans, net of unearned income							
Consumer	309,548	288,430	281,113	280,025	288,839	3%	(7%)
Corporate	389,935	432,590	404,179	386,886	387,044	-	(1%)
Loans, net of unearned income	699,483	721,020	685,292	666,911	675,883	1%	(3%)
Allowance for credit losses on loans (ACLL)	(12,783)	(20,360)	(26,298)	(26,426)	(24,956)	6%	(95%)
Total loans, net	686,700	700,640	658,994	640,485	650,927	2%	(5%)
Goodwill	22,126	21,264	21,399	21,624	22,162	2%	-
Intangible assets (including MSRs)	4,822	4,560	4,451	4,804	4,747	(1%)	(2%)
Other assets, net of allowance	107,709	112,756	108,068	107,150	110,683	3%	3%
<b>Total assets</b>	<b>\$ 1,951,158</b>	<b>\$ 2,220,114</b>	<b>\$ 2,232,799</b>	<b>\$ 2,234,459</b>	<b>\$ 2,260,090</b>	<b>1%</b>	<b>16%</b>
<b>Liabilities</b>							
Non-interest-bearing deposits in U.S. offices	\$ 98,811	\$ 113,371	\$ 115,388	\$ 121,183	\$ 126,942	5%	28%
Interest-bearing deposits in U.S. offices	401,418	462,327	490,823	497,487	503,213	1%	25%
Total U.S. deposits	500,229	575,698	606,209	618,670	630,155	2%	26%
Non-interest-bearing deposits in offices outside the U.S.	85,682	85,439	87,479	94,208	100,543	7%	17%
Interest-bearing deposits in offices outside the U.S.	484,669	523,774	539,972	549,745	549,973	-	13%
Total international deposits	570,361	609,213	627,451	643,953	650,516	1%	14%
Total deposits	1,070,590	1,184,911	1,233,680	1,262,623	1,280,671	1%	20%
Securities loaned and sold under agreements to resell	166,339	222,324	215,722	207,227	199,525	(4%)	20%
Brokerage payables	48,801	74,368	60,567	54,328	50,484	(7%)	4%
Trading account liabilities	119,894	163,995	149,264	146,990	168,027	14%	40%
Short-term borrowings	45,049	54,951	40,156	37,439	29,514	(21%)	(34%)
Long-term debt	248,760	286,098	279,775	273,254	271,686	(1%)	9%
Other liabilities <sup>(3)</sup>	57,879	60,141	61,269	58,003	59,983	3%	3%
<b>Total liabilities</b>	<b>\$ 1,757,212</b>	<b>\$ 2,026,788</b>	<b>\$ 2,040,413</b>	<b>\$ 2,039,864</b>	<b>\$ 2,059,890</b>	<b>1%</b>	<b>17%</b>
<b>Equity</b>							
<b>Stockholders' equity</b>							
Preferred stock	\$ 17,980	\$ 17,980	\$ 17,980	\$ 17,980	\$ 19,480	8%	8%
Common stock	31	31	31	31	31	-	-
Additional paid-in capital	107,840	107,550	107,688	107,764	107,846	-	-
Retained earnings	165,369	163,782	163,515	165,303	168,272	2%	2%
Treasury stock, at cost	(61,660)	(64,147)	(64,143)	(64,137)	(64,129)	-	(4%)
Accumulated other comprehensive income (loss) (AOCI)	(36,318)	(32,521)	(33,345)	(33,065)	(32,058)	3%	12%
<b>Total common equity</b>	<b>\$ 175,262</b>	<b>\$ 174,695</b>	<b>\$ 173,726</b>	<b>\$ 175,896</b>	<b>\$ 179,962</b>	<b>2%</b>	<b>3%</b>
<b>Total Citigroup stockholders' equity</b>	<b>\$ 193,242</b>	<b>\$ 192,675</b>	<b>\$ 191,706</b>	<b>\$ 193,876</b>	<b>\$ 199,442</b>	<b>3%</b>	<b>3%</b>
Noncontrolling interests	704	651	680	719	758	5%	8%
<b>Total equity</b>	<b>193,946</b>	<b>193,326</b>	<b>192,386</b>	<b>194,595</b>	<b>200,200</b>	<b>3%</b>	<b>3%</b>
<b>Total liabilities and equity</b>	<b>\$ 1,951,158</b>	<b>\$ 2,220,114</b>	<b>\$ 2,232,799</b>	<b>\$ 2,234,459</b>	<b>\$ 2,260,090</b>	<b>1%</b>	<b>16%</b>

(1) See footnote 1 on page 1.

(2) Not used.

(3) Includes allowance for credit losses for unfunded lending commitments. See page 23 for amounts by period.

NM. Not meaningful.

Reclassified to conform to the current period's presentation.

**SEGMENT DETAIL**  
**NET REVENUES**  
(In millions of dollars)

	2020				2020				2020		Full Year 2020	YTD 2019 Increase/ (Decrease)	
	4Q	1Q	2Q	3Q	4Q	3Q	2Q	1Q	4Q20 Increase/ (Decrease) from				
	2019	2020	2020	2020	2020	2020	2020	2020	3Q20	4Q19	Year 2019	Year 2020	
<b>Global Consumer Banking</b>													
North America	\$ 5,253	\$ 5,224	\$ 4,742	\$ 4,527	\$ 4,655	3%	(11%)				\$ 20,398	\$ 19,148	(6%)
Latin America	1,377	1,199	1,050	1,027	1,096	7%	(20%)				5,238	4,372	(17%)
Asia <sup>(1)</sup>	1,829	1,751	1,547	1,619	1,554	(4%)	(15%)				7,335	6,471	(12%)
<b>Total</b>	<b>8,459</b>	<b>8,174</b>	<b>7,339</b>	<b>7,173</b>	<b>7,305</b>	<b>2%</b>	<b>(14%)</b>				<b>32,971</b>	<b>29,991</b>	<b>(9%)</b>
<b>Institutional Clients Group</b>													
North America	3,314	4,947	4,987	3,920	3,331	(15%)	1%				13,459	17,185	28%
EMEA	2,738	3,470	3,392	3,085	2,867	(7%)	5%				12,006	12,814	7%
Latin America	1,297	1,418	1,207	1,141	1,072	(6%)	(17%)				5,166	4,838	(6%)
Asia	2,028	2,649	2,551	2,207	2,009	(9%)	(1%)				8,670	9,416	9%
<b>Total</b>	<b>9,377</b>	<b>12,484</b>	<b>12,137</b>	<b>10,353</b>	<b>9,279</b>	<b>(10%)</b>	<b>(1%)</b>				<b>39,301</b>	<b>44,253</b>	<b>13%</b>
<b>Corporate / Other</b>	542	73	290	(224)	(85)	62%	NM				2,014	54	(97%)
<b>Total Citigroup - net revenues</b>	<b>\$ 18,378</b>	<b>\$ 20,731</b>	<b>\$ 19,766</b>	<b>\$ 17,302</b>	<b>\$ 16,499</b>	<b>(5%)</b>	<b>(10%)</b>				<b>\$ 74,286</b>	<b>\$ 74,298</b>	<b>-</b>

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

NM: Not meaningful.  
Reclassified to conform to the current period's presentation.

**SEGMENT DETAIL**  
**INCOME**  
(In millions of dollars)

**Income (loss) from continuing operations**

	4Q 2019	1Q 2020 <sup>(1)</sup>	2Q 2020 <sup>(1)</sup>	3Q 2020 <sup>(1)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q20 Increase/ (Decrease) from 4Q19	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
<b>Global Consumer Banking</b>										
North America	\$ 970	\$ (916)	\$ (721)	\$ 690	\$ 1,006	46%	4%	\$ 3,224	\$ 59	(98%)
Latin America	234	(29)	117	117	176	50%	(25%)	901	277	(69%)
Asia <sup>(2)</sup>	374	204	50	167	117	(30%)	(69%)	1,577	538	(66%)
<b>Total</b>	<b>1,578</b>	<b>(741)</b>	<b>(658)</b>	<b>974</b>	<b>1,299</b>	<b>33%</b>	<b>(18%)</b>	<b>5,702</b>	<b>874</b>	<b>(85%)</b>
<b>Institutional Clients Group</b>										
North America	895	896	660	1,058	847	(20%)	(5%)	3,511	3,461	(1%)
EMEA	677	1,035	493	893	906	1%	34%	3,867	3,327	(14%)
Latin America	565	526	(194)	108	966	NM	71%	2,111	1,406	(33%)
Asia	741	1,169	921	860	654	(24%)	(12%)	3,455	3,604	4%
<b>Total</b>	<b>2,878</b>	<b>3,626</b>	<b>1,880</b>	<b>2,919</b>	<b>3,373</b>	<b>16%</b>	<b>17%</b>	<b>12,944</b>	<b>11,798</b>	<b>(9%)</b>
<b>Corporate / Other</b>	<b>543</b>	<b>(337)</b>	<b>(165)</b>	<b>(716)</b>	<b>(347)</b>	<b>52%</b>	<b>NM</b>	<b>825</b>	<b>(1,565)</b>	<b>NM</b>
<b>Income from continuing operations</b>	<b>\$ 4,989</b>	<b>\$ 2,548</b>	<b>\$ 1,057</b>	<b>\$ 3,177</b>	<b>\$ 4,325</b>	<b>36%</b>	<b>(13%)</b>	<b>\$ 19,471</b>	<b>\$ 11,107</b>	<b>(43%)</b>
<b>Discontinued operations</b>	(4)	(18)	(1)	(7)	6	NM	NM	(4)	(20)	NM
<b>Net income attributable to noncontrolling interests</b>	16	(6)	-	24	22	(8%)	38%	66	40	(39%)
<b>Total Citigroup - net income</b>	<b>\$ 4,979</b>	<b>\$ 2,536</b>	<b>\$ 1,056</b>	<b>\$ 3,146</b>	<b>\$ 4,309</b>	<b>37%</b>	<b>(13%)</b>	<b>\$ 19,401</b>	<b>\$ 11,047</b>	<b>(43%)</b>
<b>Average assets (in billions)</b>										
North America	\$ 1,053	\$ 1,113	\$ 1,256	\$ 1,245	\$ 1,262	1%	20%	\$ 1,034	\$ 1,219	18%
EMEA <sup>(2)</sup>	357	378	412	412	419	2%	17%	363	405	12%
Latin America	133	129	128	129	129	-	(3%)	129	129	-
Asia <sup>(2)</sup>	359	366	378	380	383	3%	9%	356	379	6%
Corporate / Other	95	94	93	93	96	3%	1%	97	94	(3%)
<b>Total</b>	<b>1,997</b>	<b>2,080</b>	<b>2,267</b>	<b>2,259</b>	<b>2,289</b>	<b>2%</b>	<b>15%</b>	<b>1,979</b>	<b>2,226</b>	<b>12%</b>
<b>Return on average assets (ROA) on net income (loss)</b>										
North America	0.70%	0.00%	(0.02%)	0.56%	0.58%			0.65%	0.29%	
EMEA <sup>(2)</sup>	0.74%	1.05%	0.48%	0.84%	0.85%			1.05%	0.81%	
Latin America	2.38%	1.55%	(0.57%)	0.89%	3.52%			2.33%	1.30%	
Asia <sup>(2)</sup>	1.22%	1.51%	1.04%	1.08%	0.78%			1.41%	1.09%	
Corporate / Other	2.24%	(1.50%)	(0.70%)	(3.09%)	(1.42%)			0.83%	(1.66%)	
<b>Total</b>	<b>0.99%</b>	<b>0.49%</b>	<b>0.19%</b>	<b>0.55%</b>	<b>0.75%</b>			<b>0.98%</b>	<b>0.50%</b>	

(1) See footnote 1 on page 1.

(2) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**

Page 1

(In millions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020 <sup>(1)</sup>	2Q 2020 <sup>(1)</sup>	3Q 2020 <sup>(1)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
Net interest revenue	\$ 7,181	\$ 7,072	\$ 6,534	\$ 6,251	\$ 6,343	1%	\$ 28,205	\$ 26,200	(7%)
Non-interest revenue	1,278	1,102	805	922	982	4%	4,768	3,791	(20%)
<b>Total revenues, net of interest expense</b>	<b>8,459</b>	<b>8,174</b>	<b>7,339</b>	<b>7,173</b>	<b>7,305</b>	<b>2%</b>	<b>32,971</b>	<b>29,991</b>	<b>(9%)</b>
Total operating expenses	4,373	4,417	4,058	4,217	4,511	7%	17,628	17,203	(2%)
Net credit losses on loans	1,842	1,934	1,842	1,598	1,272	(20%)	7,382	6,646	(10%)
Credit reserve build / (release) for loans	120	2,811	2,299	34	(193)	NM	439	4,951	NM
Provision for credit losses on unfunded lending commitments	2	(1)	5	5	(2)	NM	1	-	(100%)
Provisions for benefits and claims, HTM debt securities and other assets	25	20	38	45	(4)	(96%)	73	105	44%
Provisions for credit losses and for benefits and claims (PBC)	1,989	4,764	4,179	1,682	1,077	(36%)	7,895	11,702	48%
Income (loss) from continuing operations before taxes	2,097	(1,007)	(898)	1,274	1,717	35%	7,448	1,086	(85%)
Income taxes (benefits)	519	(286)	(240)	300	418	39%	1,746	212	(88%)
<b>Income (loss) from continuing operations</b>	<b>1,578</b>	<b>(741)</b>	<b>(658)</b>	<b>974</b>	<b>1,299</b>	<b>(100%)</b>	<b>5,702</b>	<b>874</b>	<b>(85%)</b>
Noncontrolling interests	3	(1)	(2)	-	(1)	(100%)	6	(4)	NM
<b>Net income (loss)</b>	<b>1,575</b>	<b>(740)</b>	<b>(656)</b>	<b>974</b>	<b>1,300</b>	<b>33%</b>	<b>5,696</b>	<b>878</b>	<b>(85%)</b>
EOP assets (in billions)	407	403	423	435	434	-	389	426	10%
Average assets (in billions)	399	406	418	434	447	3%	1,46%	0.21%	57%
Return on average assets	1.57%	(0.73%)	(0.63%)	0.89%	1.16%	62%	53%	57%	
Efficiency ratio	52%	54%	55%	59%	62%		2.60%	2.39%	
<b>Net credit losses as a % of average loans</b>	<b>2.51%</b>	<b>2.66%</b>	<b>2.73%</b>	<b>2.33%</b>	<b>1.83%</b>				
<b>Revenue by business</b>									
Retail banking	\$ 3,124	\$ 3,046	\$ 2,836	\$ 2,916	\$ 2,936	1%	\$ 12,549	\$ 11,734	(6%)
Cards <sup>(2)</sup>	5,335	5,128	4,503	4,257	4,369	3%	20,422	18,257	(11%)
Total	\$ 8,459	\$ 8,174	\$ 7,339	\$ 7,173	\$ 7,305	2%	\$ 32,971	\$ 29,991	(9%)
<b>Net credit losses on loans by business</b>									
Retail banking	\$ 227	\$ 280	\$ 200	\$ 190	\$ 185	(9%)	\$ 910	\$ 805	(12%)
Cards <sup>(2)</sup>	1,615	1,704	1,642	1,408	1,087	(23%)	6,472	5,841	(10%)
Total	\$ 1,842	\$ 1,934	\$ 1,842	\$ 1,598	\$ 1,272	(20%)	\$ 7,382	\$ 6,646	(10%)
<b>Income from continuing operations by business</b>									
Retail banking	\$ 424	\$ 127	\$ 71	\$ 312	\$ 234	(25%)	\$ 1,842	\$ 744	(60%)
Cards <sup>(2)</sup>	1,154	(868)	(729)	682	1,065	61%	3,860	130	(97%)
Total	\$ 1,578	\$ (741)	\$ (658)	\$ 974	\$ 1,299	33%	\$ 5,702	\$ 874	(85%)
<b>Foreign currency (FX) translation impact</b>									
Total revenue - as reported	\$ 8,459	\$ 8,174	\$ 7,339	\$ 7,173	\$ 7,305	2%	\$ 32,971	\$ 29,991	(9%)
Impact of FX translation <sup>(3)</sup>	(52)	65	170	100	-	-	(509)	-	(8%)
Total revenues - Ex-FX <sup>(3)</sup>	\$ 8,407	\$ 8,239	\$ 7,509	\$ 7,273	\$ 7,305	-	\$ 32,462	\$ 29,991	(8%)
Total operating expenses - as reported	\$ 4,373	\$ 4,417	\$ 4,058	\$ 4,217	\$ 4,511	7%	\$ 17,628	\$ 17,203	(2%)
Impact of FX translation <sup>(3)</sup>	(28)	41	103	63	-	5%	(276)	-	(1%)
Total operating expenses - Ex-FX <sup>(3)</sup>	\$ 4,347	\$ 4,458	\$ 4,161	\$ 4,280	\$ 4,511	5%	\$ 17,352	\$ 17,203	(1%)
Total provisions for credit losses & PBC - as reported	\$ 1,989	\$ 4,764	\$ 4,179	\$ 1,682	\$ 1,077	(36%)	\$ 7,895	\$ 11,702	48%
Impact of FX translation <sup>(3)</sup>	(13)	20	72	17	-	(37%)	(124)	-	51%
Total provisions for credit losses & PBC - Ex-FX <sup>(3)</sup>	\$ 1,976	\$ 4,784	\$ 4,251	\$ 1,699	\$ 1,077	33%	\$ 7,771	\$ 11,702	(85%)
Net income (loss) - as reported	\$ 1,575	\$ (740)	\$ (656)	\$ 974	\$ 1,300	(17%)	\$ 5,696	\$ 878	(85%)
Impact of FX translation <sup>(3)</sup>	(9)	1	(4)	13	-	(17%)	(74)	-	(94%)
Total net income (loss) - Ex-FX <sup>(3)</sup>	\$ 1,566	\$ (739)	\$ (660)	\$ 987	\$ 1,300	32%	\$ 5,622	\$ 878	(84%)

(1) See footnote 1 on page 1.

(2) Includes both Citi-Branded Cards and Citi Retail Services.

(3) Reflects the impact of foreign currency (FX) translation into U.S. dollars at the fourth quarter of 2020 and year-to-date 2020 average exchange rates for all periods presented. CitiGroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Retail Banking Key Indicators** (in billions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	3Q20 (Decrease) from	4Q19
Branches (actual)	2,348	2,334	2,327	2,321	2,303	(1%)	(2%)
Accounts (in millions)	55.9	55.9	55.5	55.5	53.7	(3%)	(4%)
Average deposits	\$ 282.6	\$ 280.1	\$ 301.9	\$ 319.8	\$ 333.2	4%	18%
Investment sales	22.7	29.6	25.6	30.2	29.2	(3%)	29%
Investment assets under management (AUMs):							
AUMS	166.5	138.1	153.9	163.5	180.8	11%	9%
AUMs related to the LATAM retirement services business	38.4	29.1	33.0	35.9	40.8	14%	6%
Total AUMs	\$ 204.9	\$ 167.2	\$ 186.9	\$ 199.4	\$ 221.6	11%	8%
Average loans	123.0	123.1	121.8	125.6	127.6	2%	4%
EOP loans:							
Mortgages	\$ 85.5	\$ 83.6	\$ 86.0	\$ 87.5	\$ 88.9	2%	4%
Personal, small business and other	\$ 39.3	\$ 36.6	\$ 37.6	\$ 38.3	\$ 40.1	5%	2%
EOP loans	\$ 124.8	\$ 120.2	\$ 123.6	\$ 125.8	\$ 129.0	3%	3%
Total net interest revenue (in millions) <sup>(1)</sup>	\$ 2,048	\$ 1,981	\$ 1,918	\$ 1,898	\$ 1,900	-	(7%)
As a % of average loans	6.61%	6.47%	6.33%	6.01%	5.92%		
Net credit losses on loans (in millions)	\$ 227	\$ 230	\$ 200	\$ 190	\$ 185	(3%)	(19%)
As a % of average loans	0.73%	0.75%	0.66%	0.60%	0.58%		
Loans 90+ days past due (in millions) <sup>(2)</sup>	\$ 438	\$ 429	\$ 497	\$ 497	\$ 632	27%	44%
As a % of EOP loans	0.35%	0.36%	0.40%	0.40%	0.49%		
Loans 30-89 days past due (in millions) <sup>(2)</sup>	\$ 816	\$ 794	\$ 918	\$ 786	\$ 860	9%	5%
As a % of EOP loans	0.66%	0.66%	0.75%	0.63%	0.67%		

**Cards key indicators** (in millions of dollars, except as otherwise noted)

EOP open accounts (in millions)	138.3	137.3	134.6	132.8	131.8	(1%)	(5%)
Purchase sales (in billions)	\$ 152.0	\$ 127.6	\$ 108.3	\$ 127.1	\$ 141.9	12%	(7%)
Average loans (in billions) <sup>(3)</sup>	168.0	167.2	149.7	146.8	148.5	1%	(12%)
EOP loans (in billions) <sup>(3)</sup>	175.1	159.1	149.0	146.6	153.1	4%	(13%)
Average yield <sup>(4)</sup>	13.62%	13.58%	13.40%	12.83%	12.65%		
Total net interest revenue <sup>(5)</sup>	\$ 5,133	\$ 5,081	\$ 4,616	\$ 4,353	\$ 4,443	2%	(13%)
As a % of average loans <sup>(5)</sup>	12.12%	12.25%	12.40%	11.80%	11.90%		
Net credit losses on loans	\$ 1,815	\$ 1,704	\$ 1,642	\$ 1,408	\$ 1,087	(23%)	(33%)
As a % of average loans	3.81%	4.10%	4.41%	3.82%	2.91%		
Net credit margin <sup>(6)</sup>	\$ 3,722	\$ 3,422	\$ 2,853	\$ 2,852	\$ 3,290	15%	(12%)
As a % of average loans <sup>(6)</sup>	8.79%	8.23%	7.67%	7.73%	8.81%		
Loans 90+ days past due <sup>(7)</sup>	\$ 2,299	\$ 2,174	\$ 1,969	\$ 1,479	\$ 1,875	27%	(18%)
As a % of EOP loans	1.31%	1.37%	1.32%	1.01%	1.22%		
Loans 30-89 days past due <sup>(7)</sup>	\$ 2,185	\$ 2,076	\$ 1,585	\$ 1,612	\$ 1,657	3%	(24%)
As a % of EOP loans	1.25%	1.30%	1.06%	1.10%	1.08%		

(1) Also includes net interest revenue related to the average deposit balances in excess of the average loan portfolio.

(2) The Loans 90+ days past due and 30-89 days past due and related ratios exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies. See footnote 2 on page 9.

(3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(4) Average yield is gross interest revenue earned on loans divided by average loans.

(5) Net interest revenue includes certain fees that are recorded as interest revenue.

(6) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

(7) The decrease in loans 90+ days past due as of September 30, 2020 and the decrease in loans 30-89 days past due beginning at June 30, 2020, include the impact of loan modifications in North America and Latin America that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**  
**NORTH AMERICA**

Page 1

(In millions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020 <sup>(1)</sup>	2Q 2020 <sup>(1)</sup>	3Q 2020 <sup>(1)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q20 Increase/ (Decrease) from 4Q19	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
Net interest revenue	\$ 5,062	\$ 5,036	\$ 4,707	\$ 4,500	\$ 4,559	1%	(10%)	\$ 19,869	\$ 18,802	(5%)
Non-interest revenue	191	188	35	27	96	NM	(50%)	529	346	(35%)
<b>Total revenues, net of interest expense</b>	<b>5,253</b>	<b>5,224</b>	<b>4,742</b>	<b>4,527</b>	<b>4,655</b>	3%	(11%)	<b>20,398</b>	<b>19,148</b>	(6%)
Total operating expenses	2,450	2,572	2,382	2,444	2,544	4%	4%	10,154	9,942	(2%)
Net credit losses on loans	1,408	1,490	1,448	1,182	870	(26%)	(38%)	5,583	4,990	(11%)
Credit reserve build / (release) for loans	109	2,371	1,839	(10)	(65)	NM	NM	469	4,115	NM
Provision for credit losses on unfunded lending commitments	2	(1)	-	5	(4)	NM	NM	19	17	(100%)
Provisions for benefits and claims, HTM debt securities and other assets	3	5	19	(6)	(1)	83%	NM	1	17	(111%)
Provisions for credit losses and for benefits and claims	1,522	3,865	3,306	1,171	780	(33%)	(49%)	6,072	9,122	50%
Income (loss) from continuing operations before taxes	1,281	(1,213)	(946)	912	1,331	46%	4%	4,172	64	(98%)
Income taxes (benefits)	311	(297)	(225)	222	325	46%	5%	948	23	(97%)
<b>Income (loss) from continuing operations</b>	<b>970</b>	<b>(916)</b>	<b>(721)</b>	<b>690</b>	<b>1,006</b>	<b>46%</b>	<b>-</b>	<b>3,224</b>	<b>59</b>	<b>(98%)</b>
Noncontrolling interests	-	-	-	-	-	-	-	-	-	-
<b>Net income (loss)</b>	<b>970</b>	<b>(916)</b>	<b>(721)</b>	<b>690</b>	<b>1,006</b>	<b>46%</b>	<b>4%</b>	<b>3,224</b>	<b>59</b>	<b>(98%)</b>
Average assets (in billions)	237	246	264	274	278	1%	17%	232	266	15%
Return on average assets	1.62%	(1.50%)	(1.10%)	1.00%	1.44%	50%	55%	1.39%	0.02%	52%
Efficiency ratio	47%	49%	50%	54%	55%			50%	52%	
<b>Net credit losses as a % of average loans</b>	<b>2.90%</b>	<b>3.10%</b>	<b>3.22%</b>	<b>2.63%</b>	<b>1.93%</b>			<b>2.97%</b>	<b>2.72%</b>	
<b>Revenue by business</b>										
Retail banking	\$ 1,108	\$ 1,130	\$ 1,122	\$ 1,113	\$ 1,092	(2%)	(1%)	\$ 4,529	\$ 4,457	(2%)
Citi-branded cards	2,439	2,347	2,218	2,061	2,132	3%	(13%)	9,165	8,758	(4%)
Citi retail services	1,706	1,747	1,402	1,353	1,431	6%	(16%)	6,704	5,933	(12%)
Total	\$ 5,253	\$ 5,224	\$ 4,742	\$ 4,527	\$ 4,655	3%	(11%)	\$ 20,398	\$ 19,148	(6%)
<b>Net credit losses on loans by business</b>										
Retail banking	\$ 42	\$ 37	\$ 33	\$ 31	\$ 31	-	(26%)	\$ 161	\$ 132	(18%)
Citi-branded cards	723	781	780	647	500	(23%)	(31%)	2,864	2,708	(5%)
Citi retail services	643	672	635	504	339	(33%)	(47%)	2,558	2,150	(16%)
Total	\$ 1,408	\$ 1,490	\$ 1,448	\$ 1,182	\$ 870	(26%)	(38%)	\$ 5,583	\$ 4,990	(11%)
<b>Income (loss) from continuing operations by business</b>										
Retail banking	\$ 52	\$ (73)	\$ (82)	\$ 50	\$ (39)	NM	NM	\$ 196	\$ (144)	NM
Citi-branded cards	555	(523)	(522)	424	642	51%	16%	1,742	21	(99%)
Citi retail services	363	(320)	(117)	216	403	87%	11%	1,286	182	(86%)
Total	\$ 970	\$ (916)	\$ (721)	\$ 690	\$ 1,006	46%	4%	\$ 3,224	\$ 59	(98%)

(1) See footnote 1 on page 1.

NM, Not meaningful.

Reclassified to conform to the current period's presentation.



Retail Banking Key Indicators (in billions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	3Q20 (Decrease) from	4Q19
Branches (actual)	687	687	687	687	687	-	-
Accounts (in millions)	9.1	9.1	9.1	9.1	9.1	-	-
Average deposits	\$ 156.2	\$ 161.3	\$ 172.5	\$ 182.1	\$ 188.9	4%	21%
Investment sales	9.8	12.4	11.0	10.9	10.6	(3%)	8%
Investment AUMs	72.2	62.0	69.3	73.3	80.3	10%	11%
Average loans	49.8	50.5	52.2	53.4	52.8	(1%)	6%
EOP loans:							
Mortgages	47.5	47.9	48.9	49.0	49.0	-	3%
Personal, small business and other	2.8	2.9	4.2	4.1	3.7	(10%)	32%
Total EOP loans	\$ 50.3	\$ 50.8	\$ 53.1	\$ 53.1	\$ 52.7	(1%)	5%
Mortgage originations <sup>(1)</sup>	\$ 6.0	\$ 4.1	\$ 6.4	\$ 6.6	\$ 6.6	-	10%
Third-party mortgage servicing portfolio (EOP)	43.8	43.9	43.5	\$ 42.1	\$ 40.2	(5%)	(8%)
Net servicing and gain/(loss) on sale (in millions)	38.2	86.3	81.8	\$ 59.1	\$ 57.3	(3%)	50%
Saleable mortgage rate locks	2.0	2.9	2.2	\$ 3.3	\$ 2.6	(21%)	30%
Net interest revenue on loans (in millions)	178	184	179	\$ 179	\$ 174	(3%)	(2%)
As a % of average loans	1.42%	1.47%	1.38%	1.33%	1.31%		
Net credit losses on loans (in millions)	\$ 42	\$ 37	\$ 33	\$ 31	\$ 31	-	(26%)
As a % of average loans	0.33%	0.29%	0.25%	0.23%	0.23%		
Loans 90+ days past due (in millions) <sup>(2)</sup>	\$ 146	\$ 161	\$ 182	\$ 211	\$ 299	42%	NM
As a % of EOP loans	0.29%	0.32%	0.35%	0.40%	0.58%		
Loans 30-89 days past due (in millions) <sup>(2)</sup>	\$ 334	\$ 298	\$ 440	\$ 378	\$ 328	(13%)	(2%)
As a % of EOP loans	0.67%	0.59%	0.84%	0.72%	0.65%		

(1) Originations of residential first mortgages.

(2) The loans 90+ days past due and 30-89 days past due and related ratios exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

The amounts excluded for Loans 90+ Days Past Due and (EOP Loans) were \$135 million and (\$0.5 billion), \$124 million and (\$0.5 billion), \$150 million and (\$0.5 billion), \$148 million and (\$0.6 billion), and \$171 million and (\$0.7 billion) as of December 31, 2019, March 31, 2020, June 30, 2020, September 30, 2020 and December 31, 2020, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) were \$72 million and (\$0.5 billion), and \$64 million and (\$0.5 billion), \$66 million and (\$0.5 billion), \$68 million and (\$0.6 billion), and \$86 million and (\$0.7 billion) as of December 31, 2019, March 31, 2020, June 30, 2020, September 30, 2020 and December 31, 2020, respectively.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Citi-Branded Cards Key Indicators** (in millions of dollars, except as otherwise noted<sup>(1)</sup>)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q20 Increase/ (Decrease) from
						3Q20
						4Q19
EOP open accounts (in millions)	34.9	35.0	34.6	34.5	34.5	-
Purchase sales (in billions)	\$ 98.1	\$ 85.8	\$ 73.8	\$ 85.5	\$ 93.2	9%
Average loans (in billions) <sup>(1)</sup>	92.4	92.3	82.6	81.2	81.7	1%
EOP loans (in billions) <sup>(1)</sup>	96.3	88.4	82.6	81.1	84.0	4%
Average yield <sup>(2)</sup>	10.86%	10.86%	10.73%	10.33%	10.19%	(1%)
Total net interest revenue <sup>(3)</sup>	\$ 2,144	\$ 2,142	\$ 2,003	\$ 1,906	\$ 1,916	1%
As a % of average loans <sup>(3)</sup>	9.21%	9.33%	9.75%	9.34%	9.33%	
Net credit losses on loans	\$ 723	\$ 781	\$ 780	\$ 647	\$ 500	(23%)
As a % of average loans	3.10%	3.40%	3.80%	3.17%	2.43%	(31%)
Net credit margin <sup>(4)</sup>	\$ 1,715	\$ 1,564	\$ 1,432	\$ 1,412	\$ 1,630	15%
As a % of average loans <sup>(4)</sup>	7.38%	6.82%	6.97%	6.92%	7.94%	(5%)
Loans 90+ days past due	\$ 915	\$ 891	\$ 784	\$ 574	\$ 686	20%
As a % of EOP loans	0.95%	1.01%	0.95%	0.71%	0.82%	(25%)
Loans 30-89 days past due <sup>(5)</sup>	\$ 814	\$ 770	\$ 594	\$ 624	\$ 589	(6%)
As a % of EOP loans	0.85%	0.87%	0.72%	0.77%	0.70%	(28%)

**Citi Retail Services Key Indicators** (in millions of dollars, except as otherwise noted<sup>(1)</sup>)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q20 Increase/ (Decrease) from
						3Q20
						4Q19
EOP open accounts	82.9	81.9	80.1	78.6	77.9	(1%)
Purchase sales (in billions)	\$ 25.1	\$ 16.0	\$ 16.9	\$ 19.9	\$ 23.4	16%
Average loans (in billions) <sup>(1)</sup>	50.5	50.5	46.2	44.5	44.9	1%
EOP loans (in billions) <sup>(1)</sup>	52.9	48.9	45.4	44.4	46.4	5%
Average yield <sup>(2)</sup>	17.66%	17.78%	17.28%	16.86%	16.73%	(1%)
Total net interest revenue <sup>(3)</sup>	\$ 2,121	\$ 2,119	\$ 1,887	\$ 1,788	\$ 1,861	4%
As a % of average loans <sup>(3)</sup>	16.66%	16.88%	16.43%	15.98%	16.49%	(33%)
Net credit losses on loans	\$ 643	\$ 672	\$ 635	\$ 504	\$ 339	(47%)
As a % of average loans	5.05%	5.35%	5.53%	4.51%	3.00%	3%
Net credit margin <sup>(4)</sup>	\$ 1,061	\$ 1,070	\$ 762	\$ 846	\$ 1,091	28%
As a % of average loans <sup>(4)</sup>	8.34%	8.52%	6.63%	7.56%	9.67%	16%
Loans 90+ days past due <sup>(5)</sup>	\$ 1,012	\$ 958	\$ 811	\$ 557	\$ 644	(36%)
As a % of EOP loans	1.91%	1.96%	1.79%	1.25%	1.39%	5%
Loans 30-89 days past due <sup>(5)</sup>	\$ 945	\$ 903	\$ 611	\$ 610	\$ 639	5%
As a % of EOP loans	1.79%	1.85%	1.35%	1.37%	1.38%	(32%)

(1) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(2) Average yield is calculated as gross interest revenue earned on loans divided by average loans.

(3) Net interest revenue includes certain fees that are recorded as interest revenue.

(4) Net credit margin represents total revenues, net of interest expense, less net credit losses and policy benefits and claims.

(5) The decrease in loans 90+ days past due as of September 30, 2020 and the decrease in loans 30-89 days past due beginning at June 30, 2020, include the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**  
**LATIN AMERICA<sup>(1)</sup>**

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(In millions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020 <sup>(2)</sup>	2Q 2020 <sup>(3)</sup>	3Q 2020 <sup>(3)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q20 Increase/ (Decrease) from 3Q20	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
Net interest revenue	\$ 931	\$ 887	\$ 755	\$ 697	\$ 739	6%	(21%)	\$ 3,639	\$ 3,078	(15%)
Non-interest revenue <sup>(2)</sup>	446	312	295	330	357	8%	(20%)	1,599	1,294	(19%)
<b>Total revenues, net of interest expense</b>	<b>1,377</b>	<b>1,199</b>	<b>1,050</b>	<b>1,027</b>	<b>1,096</b>	7%	(20%)	<b>5,238</b>	<b>4,372</b>	<b>(17%)</b>
Total operating expenses	782	705	608	655	762	16%	(3%)	2,883	2,730	(5%)
Net credit losses on loans	259	271	205	228	162	29%	(29%)	1,109	866	(22%)
Credit reserve built / (release) for loans	(5)	256	209	(66)	(83)	(26%)	NM	(38)	316	NM
Provision for credit losses on unfunded lending commitments	22	15	16	47	9	(81%)	(59%)	54	87	61%
Provisions for benefits and claims, HTM debt securities and other assets	276	542	430	209	88	(59%)	(69%)	1,125	1,269	13%
Provisions for credit losses and for benefits and claims (PBC)	319	(48)	12	163	246	51%	(23%)	1,230	373	(70%)
Income (loss) from continuing operations before taxes	85	(19)	(1)	46	70	52%	(19%)	329	96	(71%)
Income taxes (benefits)	234	(29)	13	117	176	50%	(25%)	901	277	(69%)
Noncontrolling interests	-	-	-	-	-	-	-	-	-	-
<b>Net income (loss)</b>	<b>234</b>	<b>(29)</b>	<b>13</b>	<b>117</b>	<b>176</b>	<b>50%</b>	<b>(25%)</b>	<b>901</b>	<b>277</b>	<b>(69%)</b>
Average assets (in billions)	\$ 37	\$ 35	\$ 30	\$ 31	\$ 33	6%	(11%)	\$ 35	\$ 32	(9%)
Return on average assets	2.51%	(0.33%)	0.17%	1.50%	2.12%	2.12%	6%	2.57%	0.87%	(87%)
Efficiency ratio	57%	59%	58%	64%	70%	70%	55%	55%	62%	62%
<b>Net credit losses on loans as a percentage of average loans</b>	<b>5.91%</b>	<b>6.53%</b>	<b>6.15%</b>	<b>6.67%</b>	<b>4.51%</b>	<b>4.51%</b>	<b>6.45%</b>	<b>6.45%</b>	<b>5.97%</b>	<b>5.97%</b>
<b>Revenue by business</b>										
Retail banking	\$ 932	\$ 783	\$ 705	\$ 737	\$ 784	6%	(18%)	\$ 3,585	\$ 3,009	(16%)
Citi-branded cards	445	416	345	290	312	8%	(30%)	1,653	1,363	(18%)
Total	1,377	1,199	1,050	1,027	1,096	7%	(20%)	5,238	4,372	(17%)
<b>Net credit losses on loans by business</b>										
Retail banking	\$ 116	\$ 127	\$ 92	\$ 90	\$ 68	(24%)	(41%)	\$ 494	\$ 377	(24%)
Citi-branded cards	143	144	113	138	94	(32%)	(34%)	615	489	(20%)
Total	259	271	205	228	162	(29%)	(37%)	1,109	866	(22%)
<b>Income from continuing operations by business</b>										
Retail banking	\$ 141	\$ (20)	\$ (4)	\$ 76	\$ 101	33%	(28%)	\$ 600	\$ 153	(75%)
Citi-branded cards	93	(9)	17	41	75	83%	(19%)	301	124	(59%)
Total	234	(29)	13	117	176	50%	(25%)	901	277	(69%)
<b>FX translation impact</b>										
Total revenue - as reported	\$ 1,377	\$ 1,199	\$ 1,050	\$ 1,027	\$ 1,096	7%	(20%)	\$ 5,238	\$ 4,372	(17%)
Impact of FX translation <sup>(3)</sup>	(76)	7	113	73	-	-	(16%)	(473)	-	(8%)
Total revenues - Ex-FX <sup>(3)</sup>	1,301	1,206	1,163	1,100	1,096	-	(3%)	4,765	4,372	(5%)
Total operating expenses - as reported	\$ 782	\$ 705	\$ 608	\$ 655	\$ 762	16%	(3%)	\$ 2,883	\$ 2,730	(5%)
Impact of FX translation <sup>(3)</sup>	(41)	4	63	44	-	-	(8%)	(246)	-	(4%)
Total operating expenses - Ex-FX <sup>(3)</sup>	741	709	671	699	762	9%	(3%)	2,637	2,730	4%
Total provisions for credit losses and PBC - as reported	\$ 276	\$ 542	\$ 430	\$ 209	\$ 88	(58%)	(69%)	\$ 1,125	\$ 1,269	13%
Impact of FX translation <sup>(3)</sup>	(16)	3	55	13	-	-	(11%)	(115)	-	(26%)
Total provisions for credit losses and PBC - Ex-FX <sup>(3)</sup>	260	545	485	222	88	(60%)	(69%)	1,010	1,269	26%
Net income (loss) - as reported	\$ 234	\$ (29)	\$ 13	\$ 117	\$ 176	50%	(25%)	\$ 901	\$ 277	(69%)
Impact of FX translation <sup>(3)</sup>	(13)	(1)	(4)	11	-	-	(78)	(78)	-	(66%)
Total net income (loss) - Ex-FX <sup>(3)</sup>	221	(30)	9	128	176	38%	(20%)	823	277	(66%)

(1) Latin America GCB consists of Citi's consumer banking operations in Mexico.

(2) See footnote 1 on page 1.

(3) Reflects the impact of foreign currency (FX) translation into U.S. dollars at the fourth quarter of 2020 and year-to-date 2020 average exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**Retail Banking Key Indicators** (in billions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	3Q20	4Q20 Increase/ (Decrease) from
Branches (actual)	1,419	1,411	1,406	1,401	1,392	(1%)	(2%)
Accounts (in millions)	30.1	29.9	29.5	29.3	27.3	(7%)	(9%)
Average deposits	\$ 23.0	\$ 22.9	\$ 20.6	\$ 22.5	\$ 24.3	8%	6%
Investment sales	3.7	3.7	3.1	3.5	3.7	6%	-
Investment AUMs:							
AUMS	25.4	20.1	22.2	23.4	27.1	16%	7%
AUMs related to the retirement services business	38.4	29.1	33.0	35.9	40.8	14%	6%
Total AUMs	63.8	49.2	55.2	59.3	67.9	15%	6%
Average loans	11.6	11.1	9.1	9.3	9.6	3%	(17%)
EOP loans:							
Mortgages	4.7	3.7	3.7	3.8	4.0	5%	(15%)
Personal, small business and other	7.0	5.5	5.3	5.4	5.8	7%	(17%)
Total EOP loans	\$ 11.7	\$ 9.2	\$ 9.0	\$ 9.2	\$ 9.8	7%	(16%)
Total net interest revenue (in millions) <sup>(1)</sup>	\$ 578	\$ 548	\$ 473	\$ 480	\$ 503	5%	(13%)
As a % of average loans <sup>(1)</sup>	19.77%	19.86%	20.91%	20.53%	20.84%		
Net credit losses on loans (in millions)	\$ 116	\$ 127	\$ 92	\$ 90	\$ 68		
As a % of average loans	3.97%	4.60%	4.07%	3.85%	2.82%	(24%)	(41%)
Loans 90+ days past due (in millions)	\$ 106	\$ 90	\$ 121	\$ 105	\$ 130	24%	23%
As a % of EOP loans	0.91%	0.98%	1.34%	1.14%	1.33%		
Loans 30-89 days past due (in millions)	\$ 180	\$ 140	\$ 151	\$ 136	\$ 220	62%	22%
As a % of EOP loans	1.54%	1.52%	1.88%	1.48%	2.24%		

**City-Branded Cards Key Indicators** (in billions of dollars, except as otherwise noted)

EOP open accounts (in millions)	5.3	5.2	5.0	4.9	4.7	(4%)	(11%)
Purchase sales	\$ 5.4	\$ 4.0	\$ 2.6	\$ 3.3	\$ 4.4	33%	(19%)
Average loans <sup>(2)</sup>	\$ 5.8	\$ 5.6	\$ 4.3	\$ 4.3	\$ 4.7	9%	(19%)
EOP loans <sup>(2)</sup>	\$ 6.0	\$ 4.5	\$ 4.2	\$ 4.3	\$ 4.8	12%	(20%)
Average yield <sup>(3)</sup>	24.91%	25.03%	25.50%	21.28%	21.01%	(1%)	(16%)
Total net interest revenue (in millions) <sup>(4)</sup>	\$ 353	\$ 339	\$ 282	\$ 217	\$ 236	9%	(33%)
As a % of average loans <sup>(4)</sup>	24.15%	24.35%	26.38%	20.08%	19.98%	(32%)	(34%)
Net credit losses on loans (in millions)	\$ 143	\$ 144	\$ 113	\$ 138	\$ 94		
As a % of average loans	9.78%	10.34%	10.57%	12.77%	7.96%	43%	(25%)
Net credit margin (in millions) <sup>(5)</sup>	\$ 307	\$ 277	\$ 235	\$ 160	\$ 229		
As a % of average loans <sup>(5)</sup>	21.00%	19.89%	21.98%	14.80%	19.38%	NM	41%
Loans 90+ days past due (in millions) <sup>(6)</sup>	\$ 165	\$ 121	\$ 160	\$ 106	\$ 233		
As a % of EOP loans	2.75%	2.69%	3.81%	2.47%	4.85%		
Loans 30-89 days past due (in millions) <sup>(6)</sup>	\$ 159	\$ 132	\$ 111	\$ 89	\$ 170	91%	7%
As a % of EOP loans	2.65%	2.93%	2.64%	2.07%	3.54%		

(1) Also includes net interest revenue related to the region's average deposit balances in excess of the average loan portfolio.

(2) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.

(3) Average yield is gross interest revenue earned on loans divided by average loans.

(4) Net interest revenue includes certain fees that are recorded as interest revenue.

(5) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

(6) The decrease in loans 90+ days past due as of September 30, 2020 and the decrease in loans 30-89 days past due beginning at June 30, 2020, include the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**GLOBAL CONSUMER BANKING**

ASIA<sup>(1)</sup>

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(In millions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020 <sup>(2)</sup>	2Q 2020 <sup>(2)</sup>	3Q 2020 <sup>(2)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q20 Increase/ (Decrease) from 4Q19	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
Net interest revenue	\$ 1,188	\$ 1,149	\$ 1,072	\$ 1,054	\$ 1,045	(1%)	(12%)	\$ 4,687	\$ 4,320	(8%)
Non-interest revenue	641	602	475	565	509	(10%)	(21%)	2,638	2,151	(18%)
<b>Total revenues, net of interest expense</b>	<b>1,829</b>	<b>1,751</b>	<b>1,547</b>	<b>1,619</b>	<b>1,554</b>	(4%)	(15%)	<b>7,335</b>	<b>6,471</b>	(12%)
Total operating expenses	1,141	1,140	1,068	1,118	1,205	8%	6%	4,591	4,531	(1%)
Net credit losses on loans	175	173	189	188	240	28%	37%	680	790	14%
Credit reserve built / (release) for loans	16	184	251	110	(25)	NM	NM	8	520	NM
Provisions for credit losses on unfunded lending commitments	-	-	3	4	(6)	NM	NM	-	1	100%
Provisions for benefits and claims, HTM debt securities and other assets	-	-	-	-	-	(31%)	9%	688	1,311	88%
Provisions for credit losses and for benefits and claims (PBC)	191	387	443	302	209	(30%)	(72%)	2,046	629	(69%)
Income from continuing operations before taxes	497	254	36	199	140	(28%)	(81%)	469	91	(81%)
Income taxes (benefits)	123	204	50	167	117	(30%)	(89%)	1,577	538	(66%)
<b>Income from continuing operations</b>	<b>374</b>	<b>(1)</b>	<b>(2)</b>	<b>32</b>	<b>(1)</b>	(100%)	NM	<b>6</b>	<b>(4)</b>	NM
Noncontrolling interests	3	371	52	167	116	(29%)	(68%)	1,571	542	(65%)
<b>Net income</b>	<b>371</b>	<b>125</b>	<b>124</b>	<b>129</b>	<b>136</b>	5%	9%	<b>1,222</b>	<b>129</b>	<b>6%</b>
Average assets (in billions)	1.18%	0.66%	0.17%	0.52%	0.35%			1.29%	0.42%	
Return on average assets	62%	65%	69%	69%	78%			63%	70%	
Efficiency ratio	0.86%	0.87%	0.99%	0.94%	1.16%			0.88%	0.99%	
<b>Net credit losses on loans as a percentage of average loans</b>										
<b>Revenue by business</b>										
Retail banking	\$ 1,084	\$ 1,133	\$ 1,009	\$ 1,066	\$ 1,060	(1%)	(2%)	\$ 4,435	\$ 4,268	(4%)
Clit-branded cards	745	618	538	553	494	(11%)	(34%)	2,900	2,203	(24%)
Total	<b>1,829</b>	<b>1,751</b>	<b>1,547</b>	<b>1,619</b>	<b>1,554</b>	(4%)	(15%)	<b>7,335</b>	<b>6,471</b>	(12%)
<b>Net credit losses on loans by business</b>										
Retail banking	\$ 69	\$ 66	\$ 75	\$ 69	\$ 86	25%	25%	\$ 255	\$ 296	16%
Clit-branded cards	106	107	114	119	154	29%	45%	435	494	14%
Total	<b>175</b>	<b>173</b>	<b>189</b>	<b>188</b>	<b>240</b>	28%	37%	<b>680</b>	<b>790</b>	14%
<b>Income from continuing operations by business</b>										
Retail banking	\$ 231	\$ 220	\$ 157	\$ 186	\$ 172	(6%)	(26%)	\$ 1,046	\$ 735	(30%)
Clit-branded cards	143	(16)	(107)	(19)	(55)	NM	NM	531	(197)	NM
Total	<b>374</b>	<b>204</b>	<b>50</b>	<b>167</b>	<b>117</b>	(30%)	(69%)	<b>1,577</b>	<b>538</b>	(66%)
<b>FX translation impact</b>										
Total revenue - as reported	\$ 1,829	\$ 1,751	\$ 1,547	\$ 1,619	\$ 1,554	(4%)	(15%)	\$ 7,335	\$ 6,471	(12%)
Impact of FX translation <sup>(3)</sup>	24	58	57	27	-	(6%)	(16%)	(36)	-	(11%)
Total revenues - Ex-FX <sup>(3)</sup>	<b>1,853</b>	<b>1,809</b>	<b>1,604</b>	<b>1,646</b>	<b>1,554</b>	(6%)	(16%)	<b>7,299</b>	<b>6,471</b>	(11%)
Total operating expenses - as reported	\$ 1,141	\$ 1,140	\$ 1,068	\$ 1,118	\$ 1,205	8%	6%	\$ 4,591	\$ 4,531	(1%)
Impact of FX translation <sup>(3)</sup>	15	37	40	19	-	6%	4%	(30)	-	(1%)
Total operating expenses - Ex-FX <sup>(3)</sup>	<b>1,156</b>	<b>1,177</b>	<b>1,108</b>	<b>1,137</b>	<b>1,205</b>	(31%)	9%	<b>4,561</b>	<b>4,531</b>	(1%)
Total provisions for credit losses and PBC - as reported	\$ 191	\$ 387	\$ 443	\$ 302	\$ 209	(32%)	8%	\$ 688	\$ 1,311	88%
Impact of FX translation <sup>(3)</sup>	3	17	17	4	-	(69%)	(69%)	(9)	-	90%
Total provisions for credit losses and PBC - Ex-FX <sup>(3)</sup>	<b>194</b>	<b>374</b>	<b>460</b>	<b>306</b>	<b>209</b>	(29%)	(65%)	<b>689</b>	<b>1,311</b>	(65%)
Net income - as reported	\$ 371	\$ 205	\$ 52	\$ 167	\$ 118	(30%)	(69%)	\$ 1,571	\$ 542	(65%)
Impact of FX translation <sup>(3)</sup>	4	2	-	2	-	(66%)	(66%)	4	-	(66%)
Total net income - Ex-FX <sup>(3)</sup>	<b>375</b>	<b>207</b>	<b>52</b>	<b>169</b>	<b>118</b>			<b>1,575</b>	<b>542</b>	

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.

(2) See footnote 1 on page 1.

(3) Reflects the impact of foreign currency (FX) translation into U.S. dollars at the fourth quarter of 2020 and year-to-date 2020 average exchange rates for all periods presented.

Clitgroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q20 Increase/ (Decrease) from	4Q19
<b>Retail Banking Key Indicators</b> (in billions of dollars, except as otherwise noted)							
Branches (actual)	242	236	234	233	224	(4%)	(7%)
Accounts (in millions)	16.7	16.9	17.1	17.1	17.3	1%	4%
Average deposits	\$ 103.4	\$ 105.9	\$ 108.8	\$ 115.2	\$ 120.0	4%	16%
Investment sales	9.2	13.5	11.5	15.8	\$ 14.9	(6%)	62%
Investment AUMs	68.9	56.0	62.4	\$ 66.8	\$ 73.4	10%	7%
Average loans	61.6	61.5	60.5	\$ 62.9	\$ 65.2	4%	6%
EOP loans:							
Mortgages	33.3	32.0	33.4	\$ 34.7	\$ 35.9	3%	8%
Personal, small business and other	29.5	28.2	28.1	28.8	30.6	6%	4%
Total EOP loans	\$ 62.8	\$ 60.2	\$ 61.5	\$ 63.5	\$ 66.5	5%	6%
Total net interest revenue (in millions) <sup>(2)</sup>	\$ 873	\$ 658	\$ 628	\$ 612	\$ 615	-	(9%)
As a % of average loans <sup>(2)</sup>	4.33%	4.30%	4.17%	3.87%	3.75%		
Net credit losses on loans (in millions)	\$ 69	\$ 66	\$ 75	\$ 69	\$ 86	25%	25%
As a % of average loans	0.44%	0.43%	0.50%	0.44%	0.52%		
Loans 90+ days past due (in millions)	\$ 186	\$ 178	\$ 194	\$ 181	\$ 203	12%	9%
As a % of EOP Loans	0.30%	0.30%	0.32%	0.29%	0.31%		
Loans 30-89 days past due (in millions)	\$ 302	\$ 366	\$ 327	\$ 272	\$ 312	15%	3%
As a % of EOP loans	0.48%	0.59%	0.53%	0.43%	0.47%		
<b>Citi-Branded Cards Key Indicators</b> (in billions of dollars, except as otherwise noted)							
EOP open accounts (in millions)	15.2	15.2	14.9	14.8	14.7	(1%)	(3%)
Purchase sales	\$ 23.4	\$ 19.8	\$ 15.0	\$ 18.4	\$ 20.9	14%	(11%)
Average loans <sup>(3)</sup>	\$ 19.3	\$ 18.8	\$ 16.6	\$ 16.8	\$ 17.2	2%	(11%)
EOP loans <sup>(3)</sup>	\$ 19.9	\$ 17.3	\$ 16.8	\$ 16.8	\$ 17.9	7%	(10%)
Average yield <sup>(4)</sup>	12.42%	12.37%	12.78%	11.99%	11.47%	(4%)	(8%)
Total net interest revenue (in millions) <sup>(5)</sup>	\$ 515	\$ 491	\$ 444	\$ 442	\$ 430	(3%)	(17%)
As a % of average loans <sup>(6)</sup>	10.59%	10.50%	10.76%	10.47%	9.95%		
Net credit losses on loans (in millions)	\$ 106	\$ 107	\$ 114	\$ 119	\$ 154	29%	45%
As a % of average loans	2.18%	2.28%	2.76%	2.82%	3.56%		
Net credit margin (in millions) <sup>(6)</sup>	\$ 639	\$ 511	\$ 424	\$ 434	\$ 340	(22%)	(47%)
As a % of average loans <sup>(6)</sup>	13.14%	10.93%	10.27%	10.28%	7.86%		
Loans 90+ days past due	\$ 207	\$ 204	\$ 214	\$ 242	\$ 312	29%	51%
As a % of EOP loans	1.04%	1.18%	1.27%	1.44%	1.74%		
Loans 30-89 days past due	\$ 267	\$ 271	\$ 269	\$ 289	\$ 259	(10%)	(3%)
As a % of EOP loans	1.34%	1.57%	1.60%	1.72%	1.45%		

(1) Asia GCB includes the results of operations of GCB activities in certain EMEA countries for all periods presented.  
(2) Also includes net interest revenue related to the region's average deposit balances in excess of the average loan portfolio.  
(3) Average loans, EOP loans and the related consumer delinquency amounts and ratios include interest and fees receivables balances.  
(4) Average yield is gross interest revenue earned on loans divided by average loans.  
(5) Net interest revenue includes certain fees that are recorded as interest revenue.  
(6) Net credit margin is total revenues, net of interest expense, less net credit losses and policy benefits and claims.

Reclassified to conform to the current period's presentation.

**INSTITUTIONAL CLIENTS GROUP**  
(In millions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q19	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
Commissions and fees	\$ 1,103	\$ 1,222	\$ 1,027	\$ 1,099	\$ 1,064	(3%)	(4%)	\$ 4,462	\$ 4,412	(1%)
Administration and other fiduciary fees	657	691	684	747	755	1%	15%	2,756	2,877	4%
Investment banking	1,181	1,231	1,526	1,145	1,107	(3%)	(6%)	4,440	5,009	13%
Principal transactions	1,405	3,359	3,909	2,292	1,748	(24%)	24%	8,562	13,308	55%
Other <sup>(1)</sup>	509	(114)	419	597	247	(59%)	(51%)	1,829	1,149	(37%)
Total non-interest revenue	4,855	8,389	7,565	5,890	4,921	(19%)	1%	22,049	26,755	21%
Net interest revenue (including dividends)	4,522	4,095	4,572	4,473	4,358	(3%)	(4%)	17,262	17,498	1%
<b>Total revenues, net of interest expense</b>	<b>9,377</b>	<b>12,484</b>	<b>12,137</b>	<b>10,363</b>	<b>9,279</b>	<b>(10%)</b>	<b>(1%)</b>	<b>39,301</b>	<b>44,253</b>	<b>13%</b>
Total operating expenses	5,446	5,810	5,933	5,778	5,946	3%	9%	22,224	23,467	6%
Net credit losses on loans	115	127	324	326	210	(36%)	83%	394	987	NM
Credit reserve build / (release) for loans	57	1,316	3,370	106	(1,620)	NM	NM	71	3,172	NM
Provision for credit losses on unfunded lending commitments	74	563	107	423	362	(17%)	NM	98	1,435	NM
Provisions for credit losses for HTM debt securities and other assets	—	8	53	(17)	(23)	(58%)	NM	—	21	NM
Provision for credit losses	246	2,004	3,854	538	(1,081)	NM	NM	953	5,615	NM
Income from continuing operations before taxes	3,685	4,670	2,350	3,737	4,414	18%	29%	16,514	15,171	(8%)
Income taxes	807	1,044	470	818	1,041	27%	20%	3,570	3,373	(6%)
<b>Income from continuing operations</b>	<b>2,878</b>	<b>3,626</b>	<b>1,880</b>	<b>2,919</b>	<b>3,373</b>	<b>(6%)</b>	<b>17%</b>	<b>12,944</b>	<b>11,798</b>	<b>(9%)</b>
Noncontrolling interests	11	(1)	5	24	22	100%	100%	40	50	25%
<b>Net income</b>	<b>\$ 2,867</b>	<b>\$ 3,627</b>	<b>\$ 1,875</b>	<b>\$ 2,895</b>	<b>\$ 3,351</b>	<b>16%</b>	<b>17%</b>	<b>\$ 12,904</b>	<b>\$ 11,748</b>	<b>(9%)</b>
EOP assets (in billions)	\$ 1,447	\$ 1,723	\$ 1,716	\$ 1,703	\$ 1,730	2%	20%	\$ 1,493	\$ 1,706	14%
Average assets (in billions)	1,503	1,580	1,756	1,732	1,756	1%	17%	0.86%	0.69%	53%
Return on average assets (ROA)	0.76%	0.92%	0.43%	0.66%	0.76%	64%				
Efficiency ratio	58%	47%	49%	56%	64%					
<b>Revenue by region</b>										
North America	\$ 3,314	\$ 4,947	\$ 4,967	\$ 3,920	\$ 3,331	(15%)	1%	\$ 13,459	\$ 17,185	28%
EIMEA	2,738	3,470	3,392	3,085	2,867	(7%)	5%	12,006	12,814	7%
Latin America	1,297	1,418	1,207	1,141	1,072	(6%)	(17%)	5,166	4,838	(6%)
Asia	2,028	2,649	2,561	2,207	2,009	(9%)	(1%)	8,670	9,416	9%
<b>Total revenues, net of interest expense</b>	<b>\$ 9,377</b>	<b>\$ 12,484</b>	<b>\$ 12,137</b>	<b>\$ 10,363</b>	<b>\$ 9,279</b>	<b>(10%)</b>	<b>(1%)</b>	<b>\$ 39,301</b>	<b>\$ 44,253</b>	<b>13%</b>
<b>Income (loss) from continuing operations by region</b>										
North America	\$ 895	\$ 896	\$ 660	\$ 1,058	\$ 847	(20%)	(5%)	\$ 3,511	\$ 3,461	(1%)
EIMEA	677	1,035	493	893	906	1%	34%	3,867	3,327	(14%)
Latin America	565	526	(194)	108	966	NM	71%	2,111	1,406	(33%)
Asia	741	1,169	921	860	654	(24%)	(12%)	3,455	3,604	4%
<b>Income from continuing operations</b>	<b>\$ 2,878</b>	<b>\$ 3,626</b>	<b>\$ 1,880</b>	<b>\$ 2,919</b>	<b>\$ 3,373</b>	<b>(6%)</b>	<b>17%</b>	<b>\$ 12,944</b>	<b>\$ 11,798</b>	<b>(9%)</b>
<b>Average loans by region (in billions)</b>										
North America	\$ 191	\$ 196	\$ 215	\$ 198	\$ 193	(3%)	1%	\$ 188	\$ 201	7%
EIMEA	89	88	91	88	86	(2%)	(3%)	87	88	1%
Latin America	38	38	43	40	35	(13%)	(8%)	40	39	(3%)
Asia	73	73	73	71	68	(4%)	(7%)	73	71	(3%)
Total	\$ 391	\$ 395	\$ 422	\$ 397	\$ 382	(4%)	(2%)	\$ 388	\$ 399	3%
<b>EOP deposits by region (in billions)</b>										
North America	\$ 375	\$ 444	\$ 471	\$ 476	\$ 472	(1%)	26%			
EIMEA	190	210	212	218	218	-	15%			
Latin America	36	36	40	43	44	2%	22%			
Asia	167	188	185	188	190	1%	14%			
Total	\$ 768	\$ 878	\$ 908	\$ 925	\$ 924	-	20%			
<b>EOP deposits by business (in billions)</b>										
Treasury and trade solutions	\$ 536	\$ 621	\$ 668	\$ 659	\$ 651	(1%)	21%			
All other ICG businesses	232	257	250	266	273	3%	18%			
Total	\$ 768	\$ 878	\$ 908	\$ 925	\$ 924	-	20%			

(1) Full year 2019 includes a \$355 million gain on Citic's investment in Tradeweb.

NM Not meaningful.  
Reclassified to conform to the current period's presentation.

**INSTITUTIONAL CLIENTS GROUP**

**REVENUES BY BUSINESS**

(In millions of dollars, except as otherwise noted)

Revenue Details	4Q 2019		1Q 2020		2Q 2020		3Q 2020		4Q 2020		4Q20 Increase/ (Decrease) from 4Q19		Full Year 2019		Full Year 2020		YTD 2020 vs. YTD 2019 Increase/ (Decrease)		
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	
Investment banking	373	386	229	163	232	42%	163	38%	232	42%	232	(38%)	1,259	1,010	1,593	64%	1,010	20%	
Advisory	240	180	491	484	438	10%	484	83%	438	10%	438	83%	973	1,593	1,593	64%	1,593	64%	
Equity underwriting	738	768	1,039	740	617	17%	740	16%	617	17%	617	16%	2,984	3,184	3,184	7%	3,184	7%	
Debt underwriting	1,351	1,354	1,759	1,387	1,287	7%	1,387	5%	1,287	7%	1,287	5%	5,216	5,787	5,787	11%	5,787	11%	
Total investment banking	2,608	2,423	2,307	2,394	2,400	8%	2,394	8%	2,400	8%	2,400	8%	10,293	9,524	9,524	7%	9,524	7%	
Treasury and trade solutions	732	448	646	538	552	3%	538	25%	552	3%	552	25%	2,921	2,184	2,184	8%	2,184	25%	
Corporate lending - excluding gain/(loss) on loan hedges <sup>(1)</sup>	847	949	956	938	894	6%	938	6%	894	6%	894	6%	3,460	3,737	3,737	8%	3,737	8%	
Private bank - excluding gain/(loss) on loan hedges <sup>(1)</sup>	5,538	5,174	5,668	5,257	5,133	2%	5,257	7%	5,133	2%	5,133	7%	21,890	21,232	21,232	3%	21,232	3%	
Total banking revenues (ex-gain/(loss) on loan hedges <sup>(1)</sup> )	(93)	816	(431)	(124)	(312)	NM	(124)	NM	(312)	NM	(312)	NM	(432)	(51)	(51)	88%	(51)	88%	
Gain/(loss) on loan hedges <sup>(1)</sup>	5,445	5,990	5,237	5,133	4,821	6%	5,133	6%	4,821	6%	4,821	6%	21,458	21,181	21,181	1%	21,181	1%	
Total banking revenues including g/(l) on loan hedges <sup>(1)</sup>	2,898	4,786	5,595	3,768	3,087	19%	3,768	7%	3,087	19%	3,087	7%	12,884	17,256	17,256	34%	17,256	34%	
Fixed income markets	516	1,169	770	875	810	7%	875	7%	810	7%	810	7%	2,908	3,624	3,624	25%	3,624	25%	
Equity markets	647	645	619	631	650	3%	631	3%	650	3%	650	3%	2,631	2,545	2,545	3%	2,545	3%	
Securities services	(129)	(106)	(84)	(74)	(89)	20%	(74)	31%	(89)	20%	(89)	31%	(580)	(353)	(353)	39%	(353)	39%	
Other	3,932	6,494	6,900	5,220	4,458	15%	5,220	13%	4,458	15%	4,458	13%	17,843	23,072	23,072	29%	23,072	29%	
Total markets and securities services	9,377	12,484	12,137	10,353	9,279	10%	10,353	1%	9,279	10%	9,279	1%	39,301	44,253	44,253	13%	44,253	13%	
Total revenues, net of interest expense	117	86	88	104	137	32%	104	17%	137	32%	137	17%	448	415	415	7%	415	7%	
Taxable-equivalent adjustments <sup>(4)</sup>																			
Total ICG revenues including taxable-equivalent adjustments <sup>(4)</sup>	9,494	12,570	12,225	10,457	9,416	10%	10,457	1%	9,416	10%	9,416	1%	39,749	44,668	44,668	12%	44,668	12%	
Commissions and fees	216	189	154	159	175	10%	159	19%	175	10%	175	19%	782	677	677	13%	677	13%	
Principal transactions <sup>(3)</sup>	1,334	3,549	4,009	2,178	1,782	18%	2,178	34%	1,782	18%	1,782	34%	7,661	11,518	11,518	50%	11,518	50%	
Other <sup>(6)</sup>	251	(63)	234	301	107	64%	301	57%	107	64%	107	57%	1,117	579	579	48%	579	48%	
Total non-interest revenue	1,801	3,675	4,397	2,638	2,064	22%	2,638	15%	2,064	22%	2,064	15%	9,560	12,774	12,774	34%	12,774	34%	
Net interest revenue	1,097	1,111	1,198	1,450	1,023	1%	1,450	7%	1,023	1%	1,023	7%	3,324	4,482	4,482	35%	4,482	35%	
Total fixed income markets	2,898	4,786	5,595	3,768	3,087	19%	3,768	7%	3,087	19%	3,087	7%	12,884	17,256	17,256	34%	17,256	34%	
Rates and currencies	2,214	4,034	3,582	2,520	2,009	20%	2,520	9%	2,009	20%	2,009	9%	9,225	12,145	12,145	32%	12,145	32%	
Spread products / other fixed income	684	752	2,013	1,268	1,078	15%	1,268	58%	1,078	15%	1,078	58%	3,659	5,111	5,111	40%	5,111	40%	
Total fixed income markets	2,898	4,786	5,595	3,768	3,087	19%	3,768	7%	3,087	19%	3,087	7%	12,884	17,256	17,256	34%	17,256	34%	
Commissions and fees	267	362	305	279	299	7%	279	12%	299	7%	299	12%	1,121	1,245	1,245	11%	1,245	11%	
Principal transactions <sup>(3)</sup>	(16)	774	193	125	189	51%	125	189	51%	189	51%	775	1,281	1,281	65%	1,281	65%		
Other	153	8	2	267	45	83%	267	71%	45	83%	45	71%	172	322	322	87%	322	87%	
Total non-interest revenue	404	1,144	500	671	533	21%	671	32%	533	21%	533	32%	2,068	2,848	2,848	38%	2,848	38%	
Net interest revenue	112	25	270	204	277	36%	204	36%	277	36%	277	36%	840	776	776	8%	776	8%	
Total equity markets	516	1,169	770	875	810	7%	875	57%	810	7%	810	57%	2,908	3,624	3,624	25%	3,624	25%	

(1) Credit derivatives are used to economically hedge a portion of the corporate loan portfolio that includes both accrual loans and loans at fair value. Gain/(loss) on loan hedges includes the mark-to-market on the credit derivatives partially offset by the mark-to-market on the loans in the portfolio that are at fair value. Hedged on accrual loans reflect the mark-to-market on credit derivatives used to economically hedge the corporate loan accrual portfolio. The fixed premium costs of these hedges are netted against the private bank and corporate lending revenues to reflect the cost of credit protection. Citigroup's results of operations excluding the impact of gain/(loss) on loan hedges are non-GAAP financial measures.

(2) Primarily relates to income tax credits related to affordable housing and alternative energy investments as well as tax exempt income from municipal bond investments.

(3) Excludes principal transactions revenues of ICG businesses other than Markets, primarily treasury and trade solutions and the private bank.

(4) Full year 2019 includes a \$355 million gain on Cit's investment in Tradeweb.

NM Not meaningful.

Reclassified to conform to the current period's presentation.



**CORPORATE / OTHER**<sup>(1)</sup>

(In millions of dollars, except as otherwise noted)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q19	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
Net interest revenue	\$ 284	\$ 325	\$ (26)	\$ (231)	\$ (218)	6%	NM	\$ 1,890	\$ (150)	NM
Non-interest revenue	248	(252)	316	7	133	NM	(46%)	124	204	65%
<b>Total revenues, net of interest expense</b>	<b>542</b>	<b>73</b>	<b>290</b>	<b>(224)</b>	<b>(85)</b>	<b>62%</b>	<b>NM</b>	<b>2,014</b>	<b>54</b>	<b>(97%)</b>
Total operating expenses	635	416	469	969	647	(33%)	2%	2,150	2,501	16%
Net credit losses	(13)	(2)	(5)	(5)	(10)	(100%)	23%	(8)	(22)	NM
Credit reserve build / (release)	2	191	160	(128)	(35)	73%	NM	(60)	188	NM
Provisions for benefits and claims, HTM debt securities and other assets	-	(2)	3	1	(1)	NM	(100%)	-	1	100%
Provision for unfunded lending commitments	(2)	5	6	(4)	4	NM	NM	(7)	11	NM
Total provisions for credit losses and for benefits and claims	(13)	192	164	(136)	(42)	69%	NM	(75)	178	NM
Income from continuing operations before taxes	(60)	(535)	(343)	(1,057)	(890)	35%	NM	(61)	(2,625)	NM
Income taxes (benefits) <sup>(2)</sup>	(623)	(198)	(178)	(341)	(343)	(1%)	45%	(866)	(1,060)	(20%)
<b>Income (loss) from continuing operations</b>	<b>543</b>	<b>(337)</b>	<b>(165)</b>	<b>(716)</b>	<b>(347)</b>	<b>52%</b>	<b>NM</b>	<b>825</b>	<b>(1,565)</b>	<b>NM</b>
Income (loss) from discontinued operations, net of taxes	(4)	(18)	(1)	(7)	6	NM	NM	(4)	(20)	NM
Noncontrolling interests	2	(4)	(3)	-	1	100%	(50%)	20	(6)	NM
<b>Net Income (loss)</b>	<b>\$ 537</b>	<b>\$ (351)</b>	<b>\$ (163)</b>	<b>\$ (723)</b>	<b>\$ (342)</b>	<b>53%</b>	<b>NM</b>	<b>\$ 801</b>	<b>\$ (1,579)</b>	<b>NM</b>
EOP assets (in billions)	\$ 97	\$ 94	\$ 94	\$ 96	\$ 96	-	(1%)	\$ 97	\$ 94	(3%)
Average assets (in billions)	95	94	93	93	96	3%	1%	0.83%	(1.68%)	
Return on average assets	2.24%	(1.50%)	(0.70%)	(3.09%)	(1.42%)					

**Consumer - North America**<sup>(3)</sup> - Key Indicators

Average loans (in billions)	\$ 10.4	\$ 9.4	\$ 8.9	\$ 8.2	\$ 7.4	(10%)	(29%)
EOP loans (in billions)	9.6	9.1	8.6	7.7	6.6	(14%)	(31%)
Net interest revenue	77	74	86	54	42	(22%)	(45%)
As a % of average loans	2.94%	3.17%	3.89%	2.62%	2.26%		
Net credit losses (recoveries)	(12)	-	(5)	(4)	(10)		17%
As a % of average loans	(0.46%)	0.00%	(0.23%)	(0.19%)	(0.54%)		
Loans 90+ days past due <sup>(4)</sup>	\$ 278	\$ 281	\$ 295	\$ 278	\$ 313	13%	13%
As a % of EOP loans	3.02%	3.23%	3.60%	3.86%	5.13%		
Loans 30-89 days past due <sup>(4)</sup>	\$ 285	\$ 252	\$ 261	\$ 198	\$ 179	(10%)	(39%)
As a % of EOP loans	3.21%	2.90%	3.18%	2.75%	2.93%		

(1) Includes certain unallocated costs of global staff functions (including finance, risk, human resources, legal and compliance), other corporate expenses and unallocated global operations and technology expenses and income taxes, as well as Corporate Treasury, certain North America legacy consumer loan portfolios, other legacy assets and discontinued operations.

(2) 4Q19 includes discrete tax items of roughly \$540 million, including an approximate \$430 million benefit of a reduction in Citir's valuation allowance related to its deferred tax asset (DTAs). 3Q19 includes discrete tax items of roughly \$230 million, including an approximate \$180 million benefit of a reduction in Citir's valuation allowance related to its DTAs.

(3) Results and amounts primarily relate to consumer mortgages.

(4) The Loans 90+ Days Past Due and 30-89 Days Past Due and related ratios exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies.

The amounts excluded for Loans 90+ Days Past Due and (EOP Loans) for each period were \$172 million and (\$0.4 billion), \$167 million and (\$0.4 billion), \$173 million and (\$0.4 billion), and \$172 million and (\$0.5 billion), and \$183 million and (\$0.5 billion) as of December 31, 2019, March 31, 2020, June 30, 2020, September 30, 2020 and December 31, 2020, respectively.

The amounts excluded for Loans 30-89 Days Past Due and (EOP Loans) for each period were \$55 million and (\$0.4 billion), \$58 million and (\$0.4 billion), \$57 million and (\$0.4 billion), and \$66 million and (\$0.5 billion), and \$73 million and (\$0.5 billion) as of December 31, 2019, March 31, 2020, June 30, 2020, September 30, 2020 and December 31, 2020, respectively.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**AVERAGE BALANCES AND INTEREST RATES**<sup>(1)(2)(3)(4)(5)</sup>  
Taxable Equivalent Basis

In millions of dollars, except as otherwise noted

	Average Volumes		Interest		% Average Rate <sup>(4)</sup>	
	Fourth Quarter 2019	Third Quarter 2020	Fourth Quarter 2019	Third Quarter 2020	Fourth Quarter 2019	Third Quarter 2020
<b>Assets</b>						
Deposits with banks	\$ 195,288	\$ 307,845	\$ 603	\$ 116	1.23%	0.15%
Securities borrowed and purchased under resale agreements <sup>(6)</sup>	256,022	294,949	1,451	352	2.25%	0.43%
Trading account assets <sup>(7)</sup>	243,597	285,033	1,957	1,458	3.19%	1.89%
Investments	387,733	438,786	2,421	1,902	2.81%	1.59%
Total loans (net of unearned income) <sup>(8)</sup>	692,631	677,200	11,828	9,446	6.78%	5.61%
Other interest-earning assets	58,609	63,577	333	99	2.25%	0.55%
<b>Total average interest-earning assets</b>	<b>\$ 1,813,860</b>	<b>\$ 2,067,390</b>	<b>\$ 18,593</b>	<b>\$ 13,373</b>	<b>4.07%</b>	<b>2.57%</b>
<b>Liabilities</b>						
Deposits (excluding deposit insurance and FDIC assessment)	\$ 911,039	\$ 1,059,300	\$ 2,753	\$ 918	1.20%	0.30%
Deposit insurance and FDIC assessment	-	-	200	375		
Total deposits	911,039	1,059,300	2,953	1,293	1.29%	0.49%
Securities loaned and sold under repurchase agreements <sup>(8)</sup>	188,153	216,556	1,320	292	2.78%	0.43%
Trading account liabilities <sup>(7)</sup>	78,920	88,597	316	123	1.59%	0.51%
Short-term borrowings	97,079	95,471	489	88	2.00%	0.08%
Long-term debt <sup>(9)</sup>	197,972	226,233	1,470	1,025	2.95%	1.83%
<b>Total average interest-bearing liabilities</b>	<b>\$ 1,473,163</b>	<b>\$ 1,686,157</b>	<b>\$ 6,548</b>	<b>\$ 2,821</b>	<b>1.76%</b>	<b>0.87%</b>
<b>Total average interest-bearing liabilities</b>	<b>\$ 1,473,163</b>	<b>\$ 1,686,157</b>	<b>\$ 6,348</b>	<b>\$ 2,446</b>	<b>1.71%</b>	<b>0.52%</b>
<b>(Excluding deposit insurance and FDIC assessment)</b>						

Net interest revenue as a % of average interest-earning assets (NIM) \$ 12,045 \$ 10,552 \$ 10,531 2.63% 2.03%

NIR as a % of average interest-earning assets (NIM) (excluding deposit insurance and FDIC assessment) \$ 12,245 \$ 10,927 \$ 10,864 2.68% 2.10%

4Q20 increase (decrease) from: (63) bps (3) bps

4Q20 increase (decrease) [excluding deposit insurance and FDIC assessment] from: (62) bps (4) bps

- (1) Interest revenue includes the taxable equivalent adjustments (based on the U.S. federal statutory tax rate of 21%) of \$48 million for 4Q19, \$59 million for 3Q20 and \$48 million for 4Q20
- (2) Citigroup average balances and interest rates include both domestic and international operations
- (3) Monthly averages have been used by certain subsidiaries where daily averages are unavailable
- (4) Average rate percentage is calculated as annualized interest over average volumes.
- (5) Fourth quarter of 2020 is preliminary
- (6) Average volumes of securities borrowed or purchased under agreements to resell and securities loaned or sold under agreements to repurchase are reported net pursuant to FIN 41; the related interest excludes the impact of ASU 2013-01 (Topic 210)
- (7) Interest expense on trading account liabilities of ICG is reported as a reduction of interest revenue. Interest revenue and interest expense on cash collateral positions are reported in trading account assets and trading account liabilities, respectively.
- (8) Nonperforming loans are included in the average loan balances
- (9) Excludes hybrid financial instruments with changes in fair value recorded in Principal transactions

Reclassified to conform to the current period's presentation.

**DEPOSITS**  
(In billions of dollars)

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q20 Increase/ (Decrease) from
						3Q20
						4Q19
<b>Global Consumer Banking</b>						
North America	\$ 160.5	\$ 166.4	\$ 180.5	\$ 186.0	\$ 194.8	5%
Latin America	23.8	19.8	21.5	22.2	25.8	16%
Asia <sup>(1)</sup>	106.7	107.8	112.5	117.4	123.9	6%
Total	291.0	294.0	314.5	325.6	344.5	6%
<b>ICG</b>						
North America	374.2	444.6	472.2	475.7	472.2	(1%)
EMEA	189.9	210.0	211.8	218.3	217.9	-
Latin America	36.2	36.1	39.7	43.3	44.2	2%
Asia	167.4	187.6	184.9	187.5	190.0	1%
Total	767.7	878.3	908.4	924.8	924.3	-
<b>Corporate/Other</b>	11.9	12.6	10.8	12.2	11.9	(2%)
<b>Total deposits - EOP</b>	<b>\$ 1,070.6</b>	<b>\$ 1,184.9</b>	<b>\$ 1,233.7</b>	<b>\$ 1,262.6</b>	<b>\$ 1,280.7</b>	<b>1%</b>
<b>Total deposits - average</b>	<b>\$ 1,089.5</b>	<b>\$ 1,114.5</b>	<b>\$ 1,233.9</b>	<b>\$ 1,267.8</b>	<b>\$ 1,305.3</b>	<b>3%</b>
<b>Foreign currency (FX) translation impact</b>						
Total EOP deposits - as reported	\$ 1,070.6	\$ 1,184.9	\$ 1,233.7	\$ 1,262.6	\$ 1,280.7	1%
Impact of FX translation <sup>(2)</sup>	8.6	35.1	27.4	18.8	-	-
Total EOP deposits - Ex-FX <sup>(2)</sup>	\$ 1,079.2	\$ 1,220.0	\$ 1,261.1	\$ 1,281.4	\$ 1,280.7	19%

(1) Asia GCB includes deposits of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. dollars at the fourth quarter of 2020 exchange rates for all periods presented. Citigroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

**EOP LOANS**  
(In billions of dollars)

**Global Consumer Banking**

	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q20 Increase/ (Decrease) from
						3Q20
						4Q19
<b>North America</b>						
Credit cards	\$ 149.2	\$ 137.3	\$ 128.0	\$ 125.5	\$ 130.4	4%
Retail banking	50.3	50.8	53.1	53.1	52.7	(1%)
Total	199.5	188.1	181.1	178.6	183.1	3%
<b>Latin America</b>						
Credit cards	6.0	4.5	4.2	4.3	4.8	12%
Retail banking	11.7	9.2	9.0	9.2	9.8	7%
Total	17.7	13.7	13.2	13.5	14.6	8%
<b>Asia<sup>(1)</sup></b>						
Credit cards	19.9	17.3	16.8	16.8	17.9	7%
Retail banking	62.8	60.2	61.5	63.5	66.5	5%
Total	82.7	77.5	78.3	80.3	84.4	5%
<b>Total GCB consumer loans</b>						
Credit cards	175.1	159.1	149.0	146.6	153.1	4%
Retail banking	124.8	120.2	123.6	125.8	129.0	3%
Total GCB	299.9	279.3	272.6	272.4	282.1	4%
<b>Total Corporate/Other - consumer</b>	9.6	9.1	8.5	7.6	6.7	(12%)
<b>Total consumer loans</b>	\$ 309.5	\$ 288.4	\$ 281.1	\$ 280.0	\$ 288.8	3%

**Corporate loans - by region**

North America	\$ 190.9	\$ 223.5	\$ 202.8	\$ 195.0	\$ 197.2	1%
EMEA	87.4	93.8	88.1	86.4	87.9	2%
Latin America	39.1	41.3	42.1	36.6	33.4	(9%)
Asia	72.5	74.0	71.2	68.9	68.5	(1%)
<b>Total corporate loans</b>	389.9	432.6	404.2	386.9	387.0	(1%)

**Corporate loans - by product**

Corporate lending	152.6	192.2	170.3	150.9	138.8	(8%)
Private bank	109.0	112.0	106.3	111.5	117.5	5%
Treasury and trade solutions	74.7	75.5	71.8	68.2	71.4	5%
Markets and securities services	53.6	52.9	53.8	56.3	59.3	11%
<b>Total corporate loans</b>	389.9	432.6	404.2	386.9	387.0	(1%)

**Total loans**

	\$ 699.5	\$ 721.0	\$ 685.3	\$ 666.9	\$ 675.9	1%
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**Foreign currency (FX) translation impact**

Total EOP loans - as reported	\$ 699.5	\$ 721.0	\$ 685.3	\$ 666.9	\$ 675.9	1%
Impact of FX translation <sup>(2)</sup>	4.8	21.2	15.9	10.6	-	-
<b>Total EOP loans - Ex-FX<sup>(2)</sup></b>	\$ 704.3	\$ 742.2	\$ 701.2	\$ 677.5	\$ 675.9	(4%)

(1) Asia GCB includes loans of certain EMEA countries for all periods presented.

(2) Reflects the impact of FX translation into U.S. dollars at the fourth quarter of 2020 exchange rates for all periods presented.

Clitgroup's results of operations excluding the impact of FX translation are non-GAAP financial measures.

Reclassified to conform to the current period's presentation.

**CONSUMER LOANS 90+ DAYS DELINQUENCIES AND RATIOS**  
**BUSINESS VIEW**

(In millions of dollars, except EOP loan amounts in billions)

	Loans 90+ Days Past Due <sup>(1)</sup>				EOP Loans			
	4Q 2019	1Q 2020	2Q 2020	3Q 2020	4Q 2020	4Q 2020	4Q 2020	4Q 2020
<b>Global Consumer Banking<sup>(2)</sup></b>								
<b>Total</b>	\$ 2,737	\$ 2,603	\$ 2,466	\$ 1,976	\$ 2,507	\$ 282.1		
<b>Ratio</b>	0.91%	0.93%	0.91%	0.73%	0.89%			
<b>Retail banking<sup>(2)</sup></b>								
<b>Total</b>	\$ 438	\$ 429	\$ 497	\$ 497	\$ 632	\$ 129.0		
<b>Ratio</b>	0.35%	0.36%	0.40%	0.40%	0.49%			
<b>North America<sup>(2)</sup></b>	\$ 146	\$ 161	\$ 182	\$ 211	\$ 299	\$ 52.7		
<b>Ratio</b>	0.29%	0.32%	0.35%	0.40%	0.58%			
<b>Latin America</b>	\$ 106	\$ 90	\$ 121	\$ 105	\$ 130	\$ 9.8		
<b>Ratio</b>	0.91%	0.98%	1.34%	1.14%	1.33%			
<b>Asia<sup>(3)</sup></b>	\$ 186	\$ 178	\$ 194	\$ 181	\$ 203	\$ 66.5		
<b>Ratio</b>	0.30%	0.30%	0.32%	0.29%	0.31%			
<b>Cards</b>								
<b>Total</b>	\$ 2,299	\$ 2,174	\$ 1,969	\$ 1,479	\$ 1,875	\$ 153.1		
<b>Ratio</b>	1.31%	1.37%	1.32%	1.01%	1.22%			
<b>North America - Cit-branded<sup>(3)</sup></b>	\$ 915	\$ 891	\$ 784	\$ 574	\$ 686	\$ 84.0		
<b>Ratio</b>	0.95%	1.01%	0.95%	0.71%	0.82%			
<b>North America - retail services<sup>(3)</sup></b>	\$ 1,012	\$ 958	\$ 811	\$ 557	\$ 644	\$ 46.4		
<b>Ratio</b>	1.91%	1.96%	1.79%	1.25%	1.39%			
<b>Latin America<sup>(3)</sup></b>	\$ 165	\$ 121	\$ 160	\$ 106	\$ 233	\$ 4.8		
<b>Ratio</b>	2.75%	2.69%	3.81%	2.47%	4.85%			
<b>Asia<sup>(4)</sup></b>	\$ 207	\$ 204	\$ 214	\$ 242	\$ 312	\$ 17.9		
<b>Ratio</b>	1.04%	1.18%	1.27%	1.44%	1.74%			
<b>Corporate/Other - consumer<sup>(2)</sup></b>	\$ 278	\$ 281	\$ 295	\$ 278	\$ 313	\$ 6.7		
<b>Ratio</b>	3.02%	3.23%	3.60%	3.86%	5.13%			
<b>Total Citigroup<sup>(2)</sup></b>	\$ 3,015	\$ 2,884	\$ 2,761	\$ 2,254	\$ 2,820	\$ 288.8		
<b>Ratio</b>	0.98%	1.00%	0.99%	0.81%	0.95%			

(1) The ratio of 90+ days past due is calculated based on end-of-period loans, net of unearned income.

(2) The 90+ days past due and related ratios for North America retail banking and Corporate/Other North America exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See footnote 2 on page 9 and footnote 1 on page 17.

(3) The decrease in loans 90+ days past due in North America and Latin America cards as of September 30, 2020, includes the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

(4) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.

Reclassified to conform to the current period's presentation.

**CONSUMER LOANS 30-89 DAYS DELINQUENCIES AND RATIOS**  
**BUSINESS VIEW**

(In millions of dollars, except EOP loan amounts in billions)

	Loans 30-89 Days Past Due <sup>(1)</sup>				EOP Loans 2020
	4Q 2019	1Q 2020	2Q 2020	3Q 2020	
<b>Global Consumer Banking<sup>(2)</sup></b>					
<b>Total</b>	<b>\$ 3,001</b>	<b>\$ 2,870</b>	<b>\$ 2,503</b>	<b>\$ 2,398</b>	<b>\$ 2,517</b>
<i>Ratio</i>	<i>1.00%</i>	<i>1.03%</i>	<i>0.92%</i>	<i>0.88%</i>	<i>0.89%</i>
<b>Retail banking<sup>(2)</sup></b>					
<b>Total</b>	<b>\$ 816</b>	<b>\$ 794</b>	<b>\$ 918</b>	<b>\$ 786</b>	<b>\$ 860</b>
<i>Ratio</i>	<i>0.66%</i>	<i>0.66%</i>	<i>0.75%</i>	<i>0.63%</i>	<i>0.67%</i>
<b>North America<sup>(2)</sup></b>	<b>\$ 334</b>	<b>\$ 298</b>	<b>\$ 440</b>	<b>\$ 378</b>	<b>\$ 328</b>
<i>Ratio</i>	<i>0.67%</i>	<i>0.59%</i>	<i>0.84%</i>	<i>0.72%</i>	<i>0.63%</i>
<b>Latin America</b>	<b>\$ 180</b>	<b>\$ 140</b>	<b>\$ 151</b>	<b>\$ 136</b>	<b>\$ 220</b>
<i>Ratio</i>	<i>1.54%</i>	<i>1.52%</i>	<i>1.68%</i>	<i>1.48%</i>	<i>2.24%</i>
<b>Asia<sup>(3)</sup></b>	<b>\$ 302</b>	<b>\$ 356</b>	<b>\$ 327</b>	<b>\$ 272</b>	<b>\$ 312</b>
<i>Ratio</i>	<i>0.48%</i>	<i>0.59%</i>	<i>0.53%</i>	<i>0.43%</i>	<i>0.47%</i>
<b>Cards</b>					
<b>Total<sup>(3)</sup></b>	<b>\$ 2,185</b>	<b>\$ 2,076</b>	<b>\$ 1,585</b>	<b>\$ 1,612</b>	<b>\$ 1,657</b>
<i>Ratio</i>	<i>1.25%</i>	<i>1.30%</i>	<i>1.06%</i>	<i>1.10%</i>	<i>1.08%</i>
<b>North America - Citi-branded<sup>(3)</sup></b>	<b>\$ 814</b>	<b>\$ 770</b>	<b>\$ 594</b>	<b>\$ 624</b>	<b>\$ 589</b>
<i>Ratio</i>	<i>0.85%</i>	<i>0.87%</i>	<i>0.72%</i>	<i>0.77%</i>	<i>0.70%</i>
<b>North America - retail services<sup>(3)</sup></b>	<b>\$ 945</b>	<b>\$ 903</b>	<b>\$ 611</b>	<b>\$ 610</b>	<b>\$ 639</b>
<i>Ratio</i>	<i>1.79%</i>	<i>1.85%</i>	<i>1.35%</i>	<i>1.37%</i>	<i>1.38%</i>
<b>Latin America<sup>(3)</sup></b>	<b>\$ 159</b>	<b>\$ 132</b>	<b>\$ 111</b>	<b>\$ 89</b>	<b>\$ 170</b>
<i>Ratio</i>	<i>2.65%</i>	<i>2.93%</i>	<i>2.64%</i>	<i>2.07%</i>	<i>3.54%</i>
<b>Asia<sup>(4)</sup></b>	<b>\$ 287</b>	<b>\$ 271</b>	<b>\$ 269</b>	<b>\$ 289</b>	<b>\$ 259</b>
<i>Ratio</i>	<i>1.34%</i>	<i>1.57%</i>	<i>1.60%</i>	<i>1.72%</i>	<i>1.45%</i>
<b>Corporate/Other - consumer<sup>(2)</sup></b>	<b>\$ 295</b>	<b>\$ 252</b>	<b>\$ 261</b>	<b>\$ 198</b>	<b>\$ 179</b>
<i>Ratio</i>	<i>3.21%</i>	<i>2.90%</i>	<i>3.18%</i>	<i>2.75%</i>	<i>2.53%</i>
<b>Total Citigroup<sup>(2)</sup></b>	<b>\$ 3,296</b>	<b>\$ 3,122</b>	<b>\$ 2,764</b>	<b>\$ 2,596</b>	<b>\$ 2,696</b>
<i>Ratio</i>	<i>1.07%</i>	<i>1.08%</i>	<i>0.99%</i>	<i>0.93%</i>	<i>0.94%</i>

(1) The ratio of 30-89 days past due is calculated based on end-of-period loans, net of unearned income.

(2) The 30-89 days past due and related ratios for North America retail banking and Corporate/Other North America exclude U.S. mortgage loans that are guaranteed by U.S. government-sponsored agencies since the potential loss predominantly resides with the U.S. agencies. See footnote 2 on page 9 and footnote 1 on page 17.

(3) The decrease in loans 30-89 days past due in North America and Latin America cards beginning at June 30, 2020, includes the impact of loan modifications that were implemented during the second quarter of 2020 related to various COVID-19 consumer relief programs.

(4) Asia includes delinquency amounts, ratios and loans of certain EMEA countries for all periods presented.

Reclassified to conform to the current period's presentation.

**ALLOWANCE FOR CREDIT LOSSES ON LOANS AND UNFUNDED LENDING COMMITMENTS**

Page 1  
(in millions of dollars)

	4Q 2019	1Q 2020 <sup>(1)</sup>	2Q 2020 <sup>(1)</sup>	3Q 2020 <sup>(1)</sup>	4Q 2020	4Q20 Increase/ (Decrease) from 3Q20	4Q19	Full Year 2019	Full Year 2020	YTD 2020 vs. YTD 2019 Increase/ (Decrease)
<b>Total Citigroup</b>										
<b>Allowance for credit losses on loans (ACL) at beginning of period</b>	\$ 12,530	\$ 12,783	\$ 20,380	\$ 26,298	\$ 26,426			\$ 12,315	\$ 12,783	
Adjustments to opening balance	-	4,201	-	-	-			-	4,201	
Financial instruments—credit losses (CECL) <sup>(1)</sup>	-	(443)	-	-	-			-	(443)	
Variable post-charge-off third-party collection costs <sup>(2)</sup>	12,530	16,541	20,380	26,298	26,426			12,315	16,541	34%
Adjusted ACL at beginning of period	(2,361)	(2,479)	(2,528)	(2,367)	(1,889)	20%	NM	(9,341)	(9,263)	1%
Gross credit (losses) on loans	417	420	367	448	417	(7%)	-	1,573	1,652	5%
Gross recoveries on loans	(1,944)	(2,059)	(2,161)	(1,919)	(1,472)	(23%)	(24%)	(7,768)	(7,611)	(2%)
Net credit (losses) / recoveries on loans (NCLs)	1,944	2,059	2,161	1,919	1,472	(23%)	(24%)	7,768	7,611	(2%)
Net reserve builds / (releases) for loans	112	4,094	5,195	164	(1,818)	NM	NM	364	7,635	NM
Net specific reserve builds / (releases) for loans	67	224	634	67	(30)	80%	NM	86	678	NM
Provision for credit losses on loans (PCLL)	2,123	6,377	7,980	1,931	(376)	NM	NM	8,218	15,922	94%
Other, net <sup>(3)(4)(5)(7)(8)</sup>	74	(478)	89	116	378	NM	NM	18	104	
<b>ACL at end of period (a)</b>	\$ 12,783	\$ 20,380	\$ 26,298	\$ 26,426	\$ 24,956			\$ 12,783	\$ 24,956	
<b>Allowance for credit losses on unfunded lending commitments (ACLUC)<sup>(9)(10)</sup> (a)</b>	\$ 1,456	\$ 1,813	\$ 1,859	\$ 2,299	\$ 2,655			\$ 1,456	\$ 2,655	
<b>Provision (release) for credit losses on unfunded lending commitments</b>	\$ 74	\$ 557	\$ 113	\$ 424	\$ 352			\$ 92	\$ 1,446	
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (a)]</b>	\$ 14,239	\$ 22,193	\$ 28,157	\$ 28,725	\$ 27,611			\$ 14,239	\$ 27,611	
Total ACL as a percentage of total loans <sup>(11)</sup>	1.84%	2.84%	3.87%	4.00%	3.73%					
<b>Consumer</b>										
<b>ACL at beginning of period</b>	\$ 9,727	\$ 9,897	\$ 16,929	\$ 19,474	\$ 19,488			\$ 9,504	\$ 9,897	
Adjustments to opening balance	-	4,922	-	-	-			-	4,922	
Financial instruments—credit losses (CECL) <sup>(1)</sup>	-	(443)	-	-	-			-	(443)	
Variable post-charge-off third-party collection costs <sup>(2)</sup>	9,727	14,376	16,929	19,474	19,488		100%	9,504	14,376	51%
Adjusted ACL at beginning of period	(1,830)	(1,932)	(1,837)	(1,594)	(1,262)	(21%)	(31%)	(7,376)	(6,625)	(10%)
NCLs	1,830	1,932	1,837	1,594	1,262	(21%)	(31%)	7,376	6,625	(10%)
NCLs	107	2,826	2,312	(103)	(289)	NM	NM	268	4,746	NM
Net reserve builds / (releases) for loans	11	176	148	9	61	NM	NM	107	394	NM
Net specific reserve builds / (releases) for loans (PCLL)	1,948	4,949	4,297	1,500	1,034	(31%)	(47%)	7,751	11,765	52%
Other, net <sup>(3)(4)(5)(7)(8)</sup>	52	(484)	85	108	294	NM	NM	18	38	NM
<b>ACL at end of period (b)</b>	\$ 9,897	\$ 16,929	\$ 19,474	\$ 19,488	\$ 19,554			\$ 9,897	\$ 19,554	
<b>Consumer ACLUC<sup>(9)</sup> (b)</b>	\$ 4	\$ -	\$ -	\$ -	\$ 1			\$ 4	\$ 1	
<b>Provision (release) for credit losses on unfunded lending commitments</b>	\$ 2	\$ (1)	\$ -	\$ 5	\$ 1			\$ 1	\$ 5	
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (b)]</b>	\$ 9,901	\$ 16,929	\$ 19,474	\$ 19,488	\$ 19,555			\$ 9,901	\$ 19,555	
Consumer ACL as a percentage of total consumer loans	3.20%	5.87%	6.93%	6.96%	6.77%					
<b>Corporate</b>										
<b>ACL at beginning of period</b>	\$ 2,803	\$ 2,886	\$ 3,451	\$ 6,824	\$ 6,938			\$ 2,811	\$ 2,886	
Adjustment to opening balance for CECL adoption <sup>(1)</sup>	-	(721)	-	-	-			-	(721)	
Adjusted ACL at beginning of period	2,803	2,165	3,451	6,824	6,938	2%	NM	2,811	2,165	(23%)
NCLs	(114)	(127)	(324)	(325)	(210)	(35%)	84%	(392)	(986)	NM
NCLs	114	127	324	325	210	(35%)	84%	392	986	NM
Net reserve builds / (releases) for loans	5	1,268	2,883	267	(1,528)	NM	NM	96	2,889	NM
Net specific reserve builds / (releases) for loans	56	48	486	(161)	(91)	43%	NM	(21)	282	NM
Provision for credit losses on loans (PCLL)	175	1,443	3,693	431	(1,410)	NM	NM	467	4,157	NM
Other, net <sup>(3)</sup>	22	(30)	4	8	84			-	66	
<b>ACL at end of period (c)</b>	\$ 2,886	\$ 3,451	\$ 6,824	\$ 6,938	\$ 5,402			\$ 2,886	\$ 5,402	
<b>Corporate ACLUC<sup>(9)(10)</sup> (c)</b>	\$ 1,452	\$ 1,813	\$ 1,859	\$ 2,299	\$ 2,654			\$ 1,452	\$ 2,654	
<b>Provision (release) for credit losses on unfunded lending commitments</b>	\$ 72	\$ 558	\$ 113	\$ 419	\$ 351			\$ 91	\$ 1,441	
<b>Total allowance for credit losses on loans, leases and unfunded lending commitments [sum of (c)]</b>	\$ 4,338	\$ 5,264	\$ 8,663	\$ 9,237	\$ 8,056			\$ 4,338	\$ 8,056	
Corporate ACL as a percentage of total corporate loans <sup>(11)</sup>	0.75%	0.81%	1.71%	1.82%	1.42%					

Footnotes to this table are on the following page (page 24).

The following footnotes relate to the table on the preceding page (page 23):

- (1) On January 1, 2020, Citi adopted Accounting Standards Update (ASU) No. 2016-13, Financial Instruments – Credit Losses (CECL) (Topic 326). The ASU introduces a new credit loss methodology requiring earlier recognition of credit losses while also providing additional transparency about credit risk. On January 1, 2020, Citi recorded a \$4.1 billion, or an approximate 29%, pretax increase in the Allowance for credit losses, along with a \$3.1 billion after-tax decrease in Retained earnings and a deferred tax asset increase of \$1.0 billion. This transition impact reflects (i) a \$4.9 billion build to the Allowance for credit losses for Citi's consumer exposures, primarily driven by the impact on credit card receivables of longer estimated tenors under the CECL lifetime expected credit loss methodology compared to shorter estimated tenors under the probable loss methodology under prior U.S. GAAP, net of recoveries; and (ii) a release of \$0.8 billion of reserves related to Citi's corporate net loan loss exposures, largely due to more precise contractual maturities that result in shorter remaining tenors, incorporation of recoveries and use of more specific historical loss data based on an increase in portfolio segmentation across industries and geographies.
- Attribution of the allowance is made for analytical purposes only, and the entire allowance is available to absorb losses in the portfolios.
- The balances on page 23 do not include approximately \$0.2 billion of allowance for HTM debt securities and other assets at December 31, 2020.
- (2) See footnote 1 on page 1.
- (3) Includes all adjustments to the allowance for credit losses, such as changes in the allowance from acquisitions, dispositions, securitizations, foreign currency translation (FX translation), purchase accounting adjustments, etc.
- (4) 4Q19 consumer includes a reduction of approximately \$33 million related to the sale or transfers to HFS of various loan portfolios.
- In addition, the fourth quarter includes an increase of approximately \$86 million related to FX translation. The corporate allowance is predominantly sourced in U.S. dollars.
- (5) 1Q20 consumer includes a decrease of approximately \$456 million related to FX translation. The corporate allowance is predominantly sourced in U.S. dollars.
- (6) 2Q20 consumer includes an increase of approximately \$86 million related to FX translation. The corporate allowance is predominantly sourced in U.S. dollars.
- (7) 3Q20 consumer includes an increase of approximately \$108 million related to FX translation. The corporate allowance is predominantly sourced in U.S. dollars.
- (8) 4Q20 consumer includes an increase of approximately \$292 million related to FX translation.
- (9) Represents additional credit reserves recorded as other liabilities on the Consolidated Balance Sheet.
- (10) The June 30, 2020 corporate ACLUC includes a non-provision transfer of \$68 million, representing reserves on performance guarantees as of March 31, 2020. The reserves on these contracts were reclassified out of the allowance for credit losses on unfunded lending commitments and into other liabilities as of June 30, 2020.
- (11) December 31, 2019, March 31, 2020, June 30, 2020, September 30, 2020 and December 31, 2020 exclude \$4.1 billion, \$4.0 billion, \$5.8 billion, \$5.5 billion and \$7.1 billion, respectively, of loans that are carried at fair value.

NM Not meaningful.  
Reclassified to conform to the current period's presentation.



**COMPONENTS OF PROVISION FOR CREDIT LOSSES ON LOANS**

(In millions of dollars)

	4Q 2019		1Q 2020 <sup>(1)</sup>		2Q 2020 <sup>(1)</sup>		3Q 2020 <sup>(1)</sup>		4Q 2020		4Q20 Increase/ (Decrease) from 3Q20		4Q20 Increase/ (Decrease) from 4Q19		Full Year 2019		Full Year 2020		YTD 2020 vs. YTD 2019 Increase/ (Decrease)		
	\$		\$		\$		\$		\$		\$				\$		\$		\$		
<b>Global Consumer Banking</b>																					
Net credit losses	1,842		1,934		1,842		1,598		1,272		1,842		(20%)	(31%)	7,382		6,646				(10%)
Credit reserve build / (release)	120		2,811		2,299		34		(193)		439		NM	NM	439		4,951				NM
<b>North America</b>																					
Net credit losses	1,408		1,490		1,448		1,182		870		1,448		(28%)	(38%)	5,583		4,990				(11%)
Credit reserve build / (release)	109		2,371		1,839		(10)		(85)		469		NM	NM	469		4,115				NM
<b>Retail Banking</b>																					
Net credit losses	42		37		33		31		31		31		-	(26%)	161		132				(18%)
Credit reserve build / (release)	(2)		178		179		(17)		(38)		(10)		NM	NM	(10)		302				NM
<b>Citi-Branded Cards</b>																					
Net credit losses	723		781		780		647		500		2,864		(23%)	(31%)	2,864		2,708				(5%)
Credit reserve build / (release)	115		1,287		1,310		49		(39)		398		NM	NM	398		2,607				NM
<b>Citi Retail Services</b>																					
Net credit losses	643		672		635		504		339		2,558		(33%)	(47%)	2,558		2,150				(16%)
Credit reserve build / (release)	(4)		906		350		(42)		(8)		83		81%	(100%)	83		1,208				NM
<b>Latin America</b>																					
Net credit losses	259		271		205		228		162		1,109		(29%)	(37%)	1,109		886				(22%)
Credit reserve build / (release)	(5)		256		209		(66)		(83)		(38)		(26%)	NM	(38)		316				NM
<b>Retail Banking</b>																					
Net credit losses	116		127		92		90		68		494		(24%)	(41%)	494		377				(24%)
Credit reserve build / (release)	(22)		118		133		(41)		(73)		(63)		(78%)	NM	(63)		137				NM
<b>Citi-Branded Cards</b>																					
Net credit losses	143		144		113		138		94		615		(32%)	(34%)	615		489				(20%)
Credit reserve build / (release)	17		138		76		(25)		(10)		25		60%	NM	25		179				NM
<b>Asia<sup>(2)</sup></b>																					
Net credit losses	175		173		189		188		240		690		28%	37%	690		790				14%
Credit reserve build / (release)	16		184		251		110		(25)		8		NM	NM	8		520				NM
<b>Retail Banking</b>																					
Net credit losses	69		66		75		89		86		255		25%	25%	255		296				16%
Credit reserve build / (release)	7		101		76		37		(4)		19		NM	NM	19		210				NM
<b>Citi-Branded Cards</b>																					
Net credit losses	106		107		114		119		154		435		29%	45%	435		494				14%
Credit reserve build / (release)	9		83		175		73		(21)		(11)		NM	NM	(11)		310				NM
<b>Institutional Clients Group</b>																					
Net credit losses	115		127		324		326		210		394		(36%)	83%	394		987				NM
Credit reserve build / (release)	57		1,316		3,370		106		(1,620)		71		NM	NM	71		3,172				NM
<b>Corporate / Other</b>																					
Net credit losses	(13)		(2)		(5)		(5)		(10)		(8)		(100%)	23%	(8)		(22)				NM
Credit reserve build / (release)	2		181		160		(128)		(35)		(60)		73%	NM	(60)		188				NM
<b>Total provision for credit losses on loans</b>	<b>\$ 2,123</b>		<b>\$ 6,377</b>		<b>\$ 7,990</b>		<b>\$ 1,931</b>		<b>\$ (376)</b>		<b>\$ 8,218</b>		<b>NM</b>	<b>NM</b>	<b>\$ 15,922</b>		<b>\$ 15,922</b>				<b>94%</b>

(1) See footnote 1 on page 1.

(2) Asia GCB includes NCLs and credit reserve builds (releases) for certain EMEA countries for all periods presented.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

**NON-ACCRUAL ASSETS**  
(In millions of dollars)

	4Q	1Q	2Q	3Q	4Q	4Q20 Increase/ (Decrease) from	
	2019	2020	2020	2020	2020	3Q20	4Q19
<b>Non-accrual loans<sup>(1)</sup></b>							
<b>Corporate non-accrual loans by region</b>							
North America	\$ 1,214	\$ 1,138	\$ 2,466	\$ 2,018	\$ 1,928	(4%)	59%
EMEA	430	720	812	720	661	(8%)	54%
Latin America	473	447	585	609	719	18%	52%
Asia	71	179	153	237	219	(8%)	NM
<b>Total</b>	<b>\$ 2,188</b>	<b>\$ 2,484</b>	<b>\$ 4,016</b>	<b>\$ 3,584</b>	<b>\$ 3,527</b>	<b>(2%)</b>	<b>61%</b>
<b>Consumer non-accrual loans by region<sup>(1)</sup></b>							
North America	\$ 905	\$ 926	\$ 928	\$ 934	\$ 1,059	13%	17%
Latin America	632	489	608	493	774	57%	22%
Asia <sup>(2)</sup>	279	284	293	263	308	17%	10%
<b>Total</b>	<b>\$ 1,816</b>	<b>\$ 1,699</b>	<b>\$ 1,829</b>	<b>\$ 1,690</b>	<b>\$ 2,141</b>	<b>27%</b>	<b>18%</b>
<b>Other real estate owned (OREO)<sup>(3)</sup></b>							
Institutional Clients Group	\$ 18	\$ 19	\$ 17	\$ 13	\$ 11	(15%)	(39%)
Global Consumer Banking	6	4	4	11	10	(9%)	67%
Corporate/Other	37	27	23	18	22	22%	(41%)
<b>Total</b>	<b>\$ 61</b>	<b>\$ 50</b>	<b>\$ 44</b>	<b>\$ 42</b>	<b>\$ 43</b>	<b>2%</b>	<b>(30%)</b>
<b>OREO by region</b>							
North America	\$ 39	\$ 35	\$ 32	\$ 22	\$ 19	(14%)	(51%)
EMEA	1	1	-	-	-	-	(100%)
Latin America	14	6	6	8	7	(13%)	(50%)
Asia	7	8	6	12	17	42%	NM
<b>Total</b>	<b>\$ 61</b>	<b>\$ 50</b>	<b>\$ 44</b>	<b>\$ 42</b>	<b>\$ 43</b>	<b>2%</b>	<b>(30%)</b>
<b>Non-accrual assets (NAA)<sup>(4)</sup></b>							
Corporate non-accrual loans	\$ 2,188	\$ 2,484	\$ 4,016	\$ 3,584	\$ 3,527	(2%)	61%
Consumer non-accrual loans	1,816	1,699	1,829	1,690	2,141	27%	18%
<b>Non-accrual loans (NAL)</b>	<b>4,004</b>	<b>4,183</b>	<b>5,845</b>	<b>5,274</b>	<b>5,668</b>	<b>7%</b>	<b>42%</b>
OREO	61	50	44	42	43	2%	(30%)
<b>Non-Accrual Assets (NAA)</b>	<b>\$ 4,065</b>	<b>\$ 4,233</b>	<b>\$ 5,889</b>	<b>\$ 5,316</b>	<b>\$ 5,711</b>	<b>7%</b>	<b>40%</b>
NAL as a percentage of total loans	0.57%	0.58%	0.85%	0.79%	0.84%		
NAA as a percentage of total assets	0.21%	0.19%	0.26%	0.24%	0.25%		
Allowance for loan losses as a percentage of NAL	319%	487%	450%	501%	440%		

(1) Corporate loans are placed on non-accrual status based upon a review by Citigroup's risk officers. Corporate non-accrual loans may still be current on interest payments. With limited exceptions, the following practices are applied for consumer loans: consumer loans, excluding credit cards and mortgages, are placed on non-accrual status at 90 days past due, and are charged off at 120 days past due; residential mortgage loans are placed on non-accrual status at 90 days past due and written down to net realizable value at 180 days past due. Consistent with industry conventions, Citigroup generally accrues interest on credit card loans until such loans are charged off, which typically occurs at 180 days contractual delinquency. As such, the non-accrual loan disclosures do not include credit card loans.

(2) Asia GCB includes balances for certain EMEA countries for all periods presented.

(3) Represents the carrying value of all property acquired by foreclosure or other legal proceedings when Citigroup has taken possession of the collateral. Also includes former premises and property for use that is no longer contemplated.

(4) There is no industry-wide definition of non-accrual assets. As such, analysis against the industry is not always comparable.

NM Not meaningful.

Reclassified to conform to the current period's presentation.

## CET1 CAPITAL AND SUPPLEMENTARY LEVERAGE RATIOS, TANGIBLE COMMON EQUITY, BOOK VALUE PER SHARE AND TANGIBLE BOOK VALUE PER SHARE

(In millions of dollars or shares, except per share amounts and ratios)

	December 31, 2019	March 31, 2020 <sup>(5)</sup>	June 30, 2020 <sup>(6)</sup>	September 30, 2020 <sup>(6)</sup>	December 31, 2020 <sup>(3)</sup>
<b>Common Equity Tier 1 Capital Ratio and Components<sup>(1)</sup></b>					
Chigroup common stockholders' equity <sup>(4)</sup>	\$ 175,414	\$ 174,846	\$ 173,877	\$ 176,047	\$ 180,118
Add: qualifying noncontrolling interests	154	138	145	141	141
Regulatory capital adjustments and deductions:					
Add:					
CECL transition and 25% provision deferral <sup>(5)</sup>	-	4,112	5,503	5,638	5,348
Less:					
Accumulated net unrealized gains (losses) on cash flow hedges, net of tax <sup>(6)</sup>	123	2,020	2,094	1,859	1,593
Cumulative unrealized net gain (loss) related to changes in fair value of financial liabilities attributable to own creditworthiness, net of tax <sup>(7)</sup>	(679)	2,838	393	29	(1,109)
Inangible assets:					
Goodwill, net of related deferred tax liabilities (DTLs) <sup>(8)</sup>	21,066	20,123	20,275	20,522	21,124
Identifiable intangible assets other than mortgage servicing rights (MSRs), net of related DTLs	4,087	3,953	3,866	4,248	4,166
Deferred benefit pension plan net assets	803	1,052	960	949	921
Deferred tax assets (DTAs) arising from net operating loss, foreign tax credit and general business credit carry-forwards	12,370	12,257	12,315	12,061	11,638
Common Equity Tier 1 Capital (CET1)	\$ 137,798	\$ 136,853	\$ 139,622	\$ 142,158	\$ 147,274
Risk-Weighted Assets (RWA) <sup>(9)(10)</sup>	\$ 1,168,848	\$ 1,231,244	\$ 1,213,861	\$ 1,218,977	\$ 1,255,284
Common Equity Tier 1 Capital ratio (CET1/RWA)	11.79%	11.12%	11.50%	11.66%	11.73%
<b>Supplementary Leverage Ratio and Components</b>					
Common Equity Tier 1 Capital (CET1) <sup>(5)</sup>	\$ 137,798	\$ 136,853	\$ 139,622	\$ 142,158	\$ 147,274
Additional Tier 1 Capital (AT1) <sup>(6)</sup>	18,007	17,609	17,988	18,153	19,779
Total Tier 1 Capital (T1C) (CET1 + AT1)	\$ 155,805	\$ 154,462	\$ 157,610	\$ 160,311	\$ 167,053
Total Leverage Exposure (TLE) <sup>(9)(11)</sup>	\$ 2,513,702	\$ 2,591,883	\$ 2,374,170	\$ 2,349,620	\$ 2,386,881
Supplementary Leverage ratio (T1C/TLE)	6.20%	5.96%	6.64%	6.82%	7.00%
<b>Tangible Common Equity, Book Value Per Share and Tangible Book Value</b>					
Per Share					
Common stockholders' equity	\$ 175,262	\$ 174,695	\$ 173,726	\$ 175,896	\$ 179,962
Less:					
Goodwill	22,126	21,264	21,399	21,624	22,162
Intangible assets (other than MSRs)	4,327	4,193	4,106	4,470	4,411
Tangible common equity (TCE)	\$ 148,809	\$ 149,238	\$ 148,221	\$ 149,802	\$ 153,389
Common shares outstanding (CSO)	2,114.1	2,081.8	2,081.9	2,082.0	2,082.1
Book value per share (common equity/CSO)	\$ 82.90	\$ 83.92	\$ 83.45	\$ 84.48	\$ 86.43
Tangible book value per share (TCE/CSO)	\$ 70.39	\$ 71.69	\$ 71.20	\$ 71.95	\$ 73.67

(1) See footnote 4 on page 1.

(2) See footnote 1 on page 1.

(3) Not used.

(4) Excludes issuance costs related to outstanding preferred stock in accordance with Federal Reserve Board regulatory reporting requirements.

(5) See footnote 6 on page 1.

(6) Common Equity Tier 1 Capital is adjusted for accumulated net unrealized gains (losses) on cash flow hedges included in accumulated other comprehensive income that relate to the hedging of items not recognized at fair value on the balance sheet.

(7) The cumulative impact of changes in Chigroup's own creditworthiness in valuing liabilities for which the fair value option has been elected, and own-credit valuation adjustments on derivatives, are excluded from Common Equity Tier 1 Capital, in accordance with U.S. Basel III rules.

(8) Includes goodwill "embedded" in the valuation of significant common stock investments in unconsolidated financial institutions.

(9) Additional Tier 1 Capital primarily includes qualifying noncumulative perpetual preferred stock and qualifying trust preferred securities.

(10) RWA excludes assets acquired pursuant to a non-recourse loan provided under the Money Market Mutual Fund Liquidity Facility. In addition, loans originated under the Paycheck Protection Program receive a 0% risk weight.

(11) Commencing with the second quarter of 2020, Chigroup's TLE reflects the benefit of the temporary exclusion of U.S. Treasuries and deposits at Federal Reserve banks under the FRB final rule. In addition, TLE excludes assets acquired pursuant to a non-recourse loan provided under the Money Market Mutual Fund Liquidity Facility, as well as exposures pledged as collateral pursuant to a non-recourse loan that is provided as part of the Paycheck Protection Program Liquidity Facility.

Reclassified to conform to the current period's presentation.

**Instructions - Form A(1)**  
 Residential Lending  
 Home Purchase Loans (1-4 Units)

(For loans closed in calendar year 2020)  
 Home Purchase Loans and conventional loans made for the purpose of purchasing residential real property as categorized by the  
 Consumer Financial Protection Bureau to comply with the HMDA act. Please see the attached document "Filing Instructions Guide  
 for HMDA data collected in 2020". It will be  
 the submitting institutions responsibility to provide only the requested fields and only the filtered records as described below under "Data Filters". Column 14 an 15 are to be provided for your institution's internal records and are optional.

Column	Field Name	Description	Data Filters	HDMA Data Field Number	2020 HDMA Filing Instruction Page	Municipal Code (2-32,440)
1	Census Tract	Specify the 11 digit census tract code for each property's location within Chicago city limits. Multiple loans within a given census tract are to be listed separately. Do not include loans with census tract information outside of Chicago.	Census Tract within City of Chicago City Limits	18	17	a-6-A
2	Action Taken	Filter to only include loans for properties with less than 5 units.	Action Taken = 1	11	17	a
3	Total Units	Filter to only include loans classified as: FHA, VA, or conventional loans.	Total Units < 5	91	58	a-6
4	Loan Type	Filter to only include home purchase loans.	Loan Type = 1 or 2 or 3	5	16	a-6-B
5	Loan Amount	Indicate the principal amount of each loan.	Loan Purpose = 1	10	16	TBD
6	Application Date	Indicate the effective interest rate on the loan.		4	56	a-6-D
7	Interest Rate	Indicate the term in months of each loan.		78	56	a-6-E
8	Loan Term (Months)	Indicate the total dollar amount of points and fees charges for each loan.		82	56	a-6-H
9	Total points and Fees	Indicate whether the loan is a first lien loan or a subordinate lien loan.		74	51	a-6-I
10	Lien Status	Indicate the assessed property value.		61	57	a-6-F
11	Property Value	Indicate the combined-loan-Value Ratio		81	56	a-6-F
12	Combined-Loan-value Ratio	Indicate the purchase price of the property.		88	NA	a-6-C
13	Purchase Price (optional)	Indicate the down payment amount.		NA	NA	
14	Purchase Price (optional)					
15	Down Payment Amount (optional)					



Conventional/FHA/VA Home Purchase Loans By Census Tract For Chicago (1-4 Units)														
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Census Tract	Action Taken	Total Units	Loan Type	Loan Purpose	Loan Amount	Application Date	Interest Rate	Loan Term (Months)	Total Points and Fees	Loan Status	Property Value	Combined Loan-to-Value Ratio	Purchase Price	Down Payment Amount
8309.00	1	1	1	1	1864189	12/23/2019	3.25	360	NA	1	2193141	85	Opt. Out	Opt. Out
8309.00	1	1	1	1	699400	1/8/2020	3.375	360	NA	1	996500	89.99	Opt. Out	Opt. Out
8309.00	1	1	1	1	86800	1/8/2020	2.875	360	NA	1	985000	80	Opt. Out	Opt. Out
8310.00	1	1	1	1	62500	1/8/2020	3.25	360	NA	1	1160000	80	Opt. Out	Opt. Out
8310.00	1	1	1	1	102000	1/8/2020	3.375	360	NA	1	1260000	89.99	Opt. Out	Opt. Out
8310.00	1	1	1	1	159900	1/7/2020	3	360	NA	1	600000	89.99	Opt. Out	Opt. Out
8310.00	1	1	1	1	701250	3/12/2020	3	360	NA	1	823500	89.99	Opt. Out	Opt. Out
8310.00	1	1	1	1	1553326	8/7/2020	2.75	360	NA	1	1725000	89.99	Opt. Out	Opt. Out
8311.00	1	1	1	1	162450	6/24/2020	3.5	360	NA	1	590000	89.99	Opt. Out	Opt. Out
8311.00	1	1	1	1	176000	10/18/2019	3.875	360	NA	1	117000	89	Opt. Out	Opt. Out
8317.00	1	1	1	1	205550	8/2/2020	3	360	NA	1	200000	85	Opt. Out	Opt. Out
8320.00	1	1	1	1	947750	8/9/2020	3.25	360	NA	1	215000	82	Opt. Out	Opt. Out
8320.00	1	1	1	1	932000	5/18/2020	2.875	360	NA	1	1115000	85	Opt. Out	Opt. Out
8322.00	1	1	1	1	709750	7/20/2020	3.375	360	NA	1	169300	85	Opt. Out	Opt. Out
8322.00	1	1	1	1	875500	5/8/2020	3.375	360	NA	1	359300	70	Opt. Out	Opt. Out
8323.00	1	1	1	1	655000	4/20/2020	3.375	360	NA	1	125900	66.16	Opt. Out	Opt. Out
8323.00	1	1	1	1	710000	3/24/2020	2.75	360	NA	1	980000	88.75	Opt. Out	Opt. Out
8324.00	1	1	1	1	472000	10/1/2020	2.875	360	NA	1	590000	80	Opt. Out	Opt. Out
8325.00	1	1	1	1	1090000	9/16/2020	3	360	NA	1	1890000	57.67	Opt. Out	Opt. Out
8326.00	1	1	1	1	553450	11/24/2019	3	360	NA	1	615000	89.99	Opt. Out	Opt. Out
8326.00	1	1	1	1	926900	4/24/2020	2.5	360	NA	1	1090000	85	Opt. Out	Opt. Out
8326.00	1	1	1	1	663226	9/18/2020	2.75	360	NA	1	737000	89.99	Opt. Out	Opt. Out
8331.00	1	1	1	1	336000	9/21/2020	3	360	NA	1	420000	80	Opt. Out	Opt. Out
8342.00	1	1	1	1	52000	11/19/2020	2.24	360	NA	2	180000	48.88	Opt. Out	Opt. Out
8344.00	1	1	1	1	237500	7/24/2020	3	360	NA	1	250000	95	Opt. Out	Opt. Out
8351.00	1	1	1	1	136000	7/6/2020	2.875	360	NA	1	174000	80	Opt. Out	Opt. Out
8355.00	1	1	1	1	170848	6/19/2020	3	360	NA	1	629000	80	Opt. Out	Opt. Out
8355.00	1	1	1	1	501505	7/8/2020	3.375	360	NA	1	1133000	84.99	Opt. Out	Opt. Out
8355.00	1	1	1	1	964600	4/29/2020	3	360	NA	1	125600	97	Opt. Out	Opt. Out
8355.00	1	1	1	1	253024	4/6/2020	3.125	360	NA	1	260550	97	Opt. Out	Opt. Out
8355.00	1	1	1	1	218250	3/23/2020	3.375	360	NA	1	222500	80	Opt. Out	Opt. Out
8355.00	1	1	1	1	445200	7/31/2020	3	360	NA	1	556500	80	Opt. Out	Opt. Out
8355.00	1	1	1	1	223200	5/12/2020	2.875	360	NA	1	279000	80	Opt. Out	Opt. Out
8358.00	1	1	1	1	139500	5/22/2020	3	360	NA	1	335600	80	Opt. Out	Opt. Out
8358.00	1	1	1	1	140500	6/8/2020	3.125	360	NA	1	176000	69.84	Opt. Out	Opt. Out
8359.00	1	1	1	1	213000	11/14/2019	3.625	360	NA	1	405000	40.98	Opt. Out	Opt. Out
8399.00	1	1	1	1	329250	10/23/2019	4.125	360	NA	2	439000	75	Opt. Out	Opt. Out
8400.00	1	1	1	1	170000	1/9/2020	3.5	360	NA	1	439000	75	Opt. Out	Opt. Out
8400.00	1	1	1	1	157000	7/15/2020	3.375	360	NA	1	439000	72.7	Opt. Out	Opt. Out
8400.00	1	1	1	1	447860	8/25/2020	3.375	360	NA	1	193000	75	Opt. Out	Opt. Out
8401.00	1	1	1	1	150000	10/31/2019	4	360	NA	1	200000	80	Opt. Out	Opt. Out
8401.00	1	1	1	1	349000	11/25/2019	3.625	360	NA	1	389000	91.12	Opt. Out	Opt. Out
8401.00	1	1	1	1	220000	10/31/2019	3.625	360	NA	1	390000	62.86	Opt. Out	Opt. Out
8401.00	1	1	1	1	213750	8/8/2020	3.625	360	NA	1	359500	75	Opt. Out	Opt. Out
8401.00	1	1	1	1	260000	9/17/2020	3	360	NA	1	329000	75	Opt. Out	Opt. Out
8402.00	1	1	1	1	199500	11/27/2019	3.875	360	NA	1	285000	70	Opt. Out	Opt. Out
8402.00	1	1	1	1	300000	3/5/2020	3.25	360	NA	1	616000	48.7	Opt. Out	Opt. Out
8402.00	1	1	1	1	300000	9/27/2020	2.875	360	NA	1	400000	75	Opt. Out	Opt. Out
8403.00	1	1	1	1	188000	4/18/2020	3.375	360	NA	1	450000	41.78	Opt. Out	Opt. Out
8403.00	1	1	1	1	138000	11/13/2019	3.25	360	NA	1	450000	30.67	Opt. Out	Opt. Out
8403.00	1	1	1	1	300000	7/12/2020	2.875	360	NA	1	518000	57.92	Opt. Out	Opt. Out
8403.00	1	1	1	1	153000	8/18/2020	2.375	360	NA	1	256000	59.3	Opt. Out	Opt. Out
8403.00	1	1	1	1	444000	7/17/2020	3	360	NA	1	555000	80	Opt. Out	Opt. Out
8403.00	1	1	1	1	290000	9/28/2019	3.875	360	NA	1	396000	73.42	Opt. Out	Opt. Out
8404.00	1	1	1	1	168600	5/29/2020	3.375	360	NA	1	212000	80	Opt. Out	Opt. Out
8404.00	1	1	1	1	294750	8/6/2020	2.875	360	NA	1	593000	75	Opt. Out	Opt. Out

8404.00	1	1	1	210000	7/4/2020	2.875	240	NA	340000	61.78	Opt. Out	Opt. Out
8411.00	1	1	1	231111	2/18/2020	3	360	NA	288888	80	Opt. Out	Opt. Out
8411.00	1	1	1	224000	12/19/2019	4	360	NA	280000	80	Opt. Out	Opt. Out
8411.00	1	1	1	268000	7/13/2020	3.125	360	NA	650000	41.23	Opt. Out	Opt. Out
8411.00	1	1	1	296250	7/17/2020	2.5	180	NA	395000	75	Opt. Out	Opt. Out
8411.00	1	1	1	469500	7/21/2020	3.825	360	NA	626000	75	Opt. Out	Opt. Out
8411.00	1	1	1	143700	9/29/2020	2.875	360	NA	239500	80	Opt. Out	Opt. Out
8411.00	1	1	1	390000	9/14/2020	2.875	360	NA	400000	75	Opt. Out	Opt. Out
1602.00	1	1	1	200000	10/28/2020	2.375	180	NA	268000	74.63	Opt. Out	Opt. Out
1602.00	1	1	1	944895	7/9/2020	3	360	NA	1050000	89.99	Opt. Out	Opt. Out
1605.01	1	1	1	1439940	7/6/2020	3	360	NA	1600000	89.99	Opt. Out	Opt. Out
1610.00	1	1	1	145125	6/12/2020	3	360	NA	189300	75	Opt. Out	Opt. Out
1709.00	1	1	1	1124875	1/24/2020	2.75	360	NA	1230000	89.99	Opt. Out	Opt. Out
1711.00	1	1	1	284210	2/10/2020	3.25	360	NA	293000	97	Opt. Out	Opt. Out
1901.00	1	1	1	256000	8/24/2020	3.625	360	NA	320000	80	Opt. Out	Opt. Out
1907.02	1	1	1	353400	7/1/2020	3.125	360	NA	345000	95	Opt. Out	Opt. Out
1911.00	1	1	1	293250	10/24/2019	3.875	360	NA	342000	85	Opt. Out	Opt. Out
1911.00	1	1	1	329000	7/7/2020	3	360	NA	342000	94.27	Opt. Out	Opt. Out
2104.00	1	1	1	569600	11/24/2019	3.125	360	NA	342000	80	Opt. Out	Opt. Out
2106.01	1	1	1	436600	2/27/2020	3.625	360	NA	545000	85	Opt. Out	Opt. Out
2205.00	1	1	1	626875	5/23/2020	2.75	360	NA	737500	85	Opt. Out	Opt. Out
2211.00	1	1	1	273600	8/22/2020	2.375	360	NA	342000	85	Opt. Out	Opt. Out
2212.00	1	1	1	489468	8/21/2020	2.875	360	NA	540000	88.99	Opt. Out	Opt. Out
2223.00	1	1	1	489468	12/21/2019	2.875	360	NA	4499900	80	Opt. Out	Opt. Out
2231.00	1	1	1	350000	9/15/2020	3.25	360	NA	3550000	170.01	Opt. Out	Opt. Out
2402.00	1	1	1	179000	5/28/2020	3	360	NA	256000	80	Opt. Out	Opt. Out
2402.00	1	1	1	548000	8/28/2019	3.5	360	NA	693000	70	Opt. Out	Opt. Out
2403.00	1	1	1	352000	12/20/2019	3.875	360	NA	693000	80	Opt. Out	Opt. Out
2405.00	1	1	1	1044000	4/7/2020	2.625	360	NA	1425000	81.88	Opt. Out	Opt. Out
2405.00	1	1	1	1000000	1/29/2020	2.25	360	NA	1275000	70.18	Opt. Out	Opt. Out
2415.00	1	1	1	1371700	10/18/2019	2.625	360	NA	1595000	86	Opt. Out	Opt. Out
2415.00	1	1	1	1043884	9/3/2020	3	360	NA	1160000	89.99	Opt. Out	Opt. Out
2415.00	1	1	1	800000	2/18/2020	3	360	NA	1000000	80	Opt. Out	Opt. Out
2416.00	1	1	1	595000	5/12/2020	3.25	360	NA	1100000	85	Opt. Out	Opt. Out
2420.00	1	1	1	569937	12/12/2019	2.875	360	NA	630000	89.99	Opt. Out	Opt. Out
2421.00	1	1	1	620500	2/12/2020	2.5	360	NA	7230000	85	Opt. Out	Opt. Out
2422.00	1	1	1	572600	8/3/2020	3	360	NA	723000	80	Opt. Out	Opt. Out
2422.00	1	1	1	869000	6/29/2020	2.625	360	NA	1100000	80	Opt. Out	Opt. Out
2430.00	1	1	1	520000	2/29/2020	2.625	360	NA	650000	80	Opt. Out	Opt. Out
2430.00	1	1	1	479250	2/21/2020	3.125	360	NA	532500	80	Opt. Out	Opt. Out
2431.00	1	1	1	1394845	10/14/2020	2.875	360	NA	1562000	89.99	Opt. Out	Opt. Out
2431.00	1	1	1	989890	4/29/2020	2.625	360	NA	1100000	89.99	Opt. Out	Opt. Out
2432.00	1	1	1	944695	8/17/2020	3	360	NA	1099000	80	Opt. Out	Opt. Out
2433.00	1	1	1	496600	10/31/2020	2.875	360	NA	621000	79.99	Opt. Out	Opt. Out
2433.00	1	1	1	510401	1/13/2020	3.125	360	NA	638100	85	Opt. Out	Opt. Out
2433.00	1	1	1	509915	12/18/2019	3.25	360	NA	599900	50.63	Opt. Out	Opt. Out
2433.00	1	1	1	200000	1/17/2020	2.875	360	NA	355000	97	Opt. Out	Opt. Out
2514.00	1	1	1	314280	5/11/2020	3.375	360	NA	324000	97	Opt. Out	Opt. Out
2519.00	1	1	1	162960	5/6/2020	3.125	360	NA	186000	95	Opt. Out	Opt. Out
2801.00	1	1	1	330600	5/6/2020	3.375	360	NA	348000	89.99	Opt. Out	Opt. Out
2819.00	1	1	1	730718	6/30/2020	2.625	360	NA	812000	83.95	Opt. Out	Opt. Out
2819.00	1	1	1	340000	3/9/2020	3	180	NA	405000	35.71	Opt. Out	Opt. Out
2832.00	1	1	1	150000	9/19/2020	2.24	240	NA	420000	58.85	Opt. Out	Opt. Out
2832.00	1	1	1	219000	1/13/2020	1.74	360	NA	610000	74.96	Opt. Out	Opt. Out
3005.00	1	1	1	86600	5/7/2020	1.74	360	NA	139500	25.64	Opt. Out	Opt. Out
3012.00	1	1	1	50000	3/18/2020	3.5	360	NA	593000	74.95	Opt. Out	Opt. Out
3103.00	1	1	1	370000	9/23/2020	4.25	360	NA	532900	75	Opt. Out	Opt. Out
3106.00	1	1	1	389375	12/19/2019	2.625	360	NA	679000	73.9	Opt. Out	Opt. Out
3106.00	1	1	1	501811	10/27/2020	2.75	360	NA	800000	89.99	Opt. Out	Opt. Out
3106.00	1	1	1	719920	8/25/2020	2.875	360	NA	855000	59.7	Opt. Out	Opt. Out

3200.00	1	1	1	1	161600	11/19/2019	3.875	360	NA	1	202000	80	Opl	Opl	Opl	Opl
3300.00	1	1	1	1	468410	9/1/2020	3	360	NA	1	505000	92.75	Opl	Opl	Opl	Opl
3400.00	1	1	1	1	165000	9/18/2020	2.375	180	NA	1	275000	60	Opl	Opl	Opl	Opl
3405.00	1	1	1	1	405600	5/28/2020	3.375	360	NA	1	507000	80	Opl	Opl	Opl	Opl
3405.00	1	1	1	1	303000	9/13/2020	2.75	360	NA	1	506000	59.88	Opl	Opl	Opl	Opl
3600.00	1	1	1	1	254500	1/9/2020	3.875	360	NA	1	270000	94.26	Opl	Opl	Opl	Opl
3800.00	1	1	1	1	284925	8/29/2020	2.625	360	NA	1	379900	78.97	Opl	Opl	Opl	Opl
0105.01	1	1	1	1	106500	6/4/2020	2.625	180	NA	1	142000	75	Opl	Opl	Opl	Opl
0105.01	1	1	1	1	257000	6/16/2020	3.5	360	NA	1	277000	92.78	Opl	Opl	Opl	Opl
0107.01	1	1	1	1	80750	10/3/2019	3.5	180	NA	1	85000	95	Opl	Opl	Opl	Opl
0107.02	1	1	1	1	106215	6/24/2020	3.5	360	NA	1	109500	97	Opl	Opl	Opl	Opl
0206.01	1	1	1	1	155200	8/14/2020	3.25	360	NA	1	160000	97	Opl	Opl	Opl	Opl
0301.01	1	1	1	1	62000	8/29/2020	2.875	360	NA	1	107000	57.84	Opl	Opl	Opl	Opl
0301.02	1	1	1	1	73900	12/26/2019	3.875	360	NA	1	120000	60.83	Opl	Opl	Opl	Opl
0304.00	1	1	1	1	360000	7/29/2020	2.625	180	NA	1	375000	80	Opl	Opl	Opl	Opl
0307.01	1	1	1	1	820000	2/5/2020	3	360	NA	1	1025000	80	Opl	Opl	Opl	Opl
0308.00	1	1	1	1	137700	6/15/2020	3.375	360	NA	1	153000	90	Opl	Opl	Opl	Opl
0309.00	1	1	1	1	956000	7/10/2020	2.875	360	NA	1	1195000	80	Opl	Opl	Opl	Opl
0309.00	1	1	1	1	1109127	10/7/2020	3	360	NA	1	1232500	89.99	Opl	Opl	Opl	Opl
0313.00	1	1	1	1	612500	8/18/2020	3	360	NA	1	875000	70	Opl	Opl	Opl	Opl
0314.00	1	1	1	1	81900	12/5/2019	3.875	360	NA	1	117000	80	Opl	Opl	Opl	Opl
0314.00	1	1	1	1	207375	11/19/2019	3.5	360	NA	1	276500	75	Opl	Opl	Opl	Opl
0314.00	1	1	1	1	157500	7/23/2020	2.875	360	NA	1	175000	90	Opl	Opl	Opl	Opl
0401.00	1	1	1	1	214900	8/11/2020	2.875	360	NA	1	254900	84.31	Opl	Opl	Opl	Opl
0401.00	1	1	1	1	984000	11/4/2019	3.125	360	NA	1	1230000	80	Opl	Opl	Opl	Opl
0404.01	1	1	1	1	1020000	10/13/2019	3.125	360	NA	1	1120000	85	Opl	Opl	Opl	Opl
0404.02	1	1	1	1	550000	2/25/2020	2.625	360	NA	1	950000	64.71	Opl	Opl	Opl	Opl
0404.02	1	1	1	1	209000	8/20/2020	3.125	360	NA	1	248000	84.27	Opl	Opl	Opl	Opl
0404.02	1	1	1	1	712400	8/1/2020	2.45	360	NA	1	890500	80	Opl	Opl	Opl	Opl
0502.00	1	1	1	1	1121250	4/24/2020	2.25	360	NA	1	2025000	85	Opl	Opl	Opl	Opl
0505.00	1	1	1	1	1393945	3/19/2020	3	360	NA	1	1549000	89.99	Opl	Opl	Opl	Opl
0505.00	1	1	1	1	1663000	8/21/2020	3	360	NA	1	1849000	89.94	Opl	Opl	Opl	Opl
0506.00	1	1	1	1	1207200	3/22/2020	2.875	360	NA	1	1509000	80	Opl	Opl	Opl	Opl
0506.00	1	1	1	1	1660000	1/8/2020	2.125	360	NA	1	2075000	80	Opl	Opl	Opl	Opl
0512.00	1	1	1	1	835000	2/5/2020	3	360	NA	1	1025000	81.46	Opl	Opl	Opl	Opl
0501.00	1	1	1	1	1138374	12/1/2020	2.875	360	NA	1	1265000	89.99	Opl	Opl	Opl	Opl
0501.00	1	1	1	1	922500	12/1/2019	2.875	360	NA	1	1230000	75	Opl	Opl	Opl	Opl
0501.00	1	1	1	1	372000	11/0/2020	2.875	360	NA	1	465000	80	Opl	Opl	Opl	Opl
0604.00	1	1	1	1	1040000	10/28/2020	2.625	360	NA	1	1300000	80	Opl	Opl	Opl	Opl
0604.00	1	1	1	1	2699700	9/8/2020	3	360	NA	1	3000000	89.99	Opl	Opl	Opl	Opl
0605.00	1	1	1	1	1638830	6/30/2020	2.875	360	NA	1	1821125	89.99	Opl	Opl	Opl	Opl
0605.00	1	1	1	1	1760000	6/22/2020	2.625	360	NA	1	2200000	80	Opl	Opl	Opl	Opl
0609.00	1	1	1	1	599200	9/17/2020	2.875	360	NA	1	749000	80	Opl	Opl	Opl	Opl
0609.00	1	1	1	1	348000	5/4/2020	3.3	360	NA	1	435000	80	Opl	Opl	Opl	Opl
0609.00	1	1	1	1	103125	8/5/2020	3.375	360	NA	1	137500	75	Opl	Opl	Opl	Opl
0609.00	1	1	1	1	196710	9/25/2020	2.375	180	NA	1	245888	80	Opl	Opl	Opl	Opl
0612.00	1	1	1	1	301500	2/26/2020	3.625	360	NA	1	402000	75	Opl	Opl	Opl	Opl
0621.00	1	1	1	1	510400	6/17/2020	2.625	360	NA	1	810000	63.09	Opl	Opl	Opl	Opl
0621.00	1	1	1	1	510400	6/17/2020	2.625	360	NA	1	720000	80.89	Opl	Opl	Opl	Opl
0622.00	1	1	1	1	705500	6/17/2020	2.75	360	NA	1	830000	85	Opl	Opl	Opl	Opl
0622.00	1	1	1	1	426400	4/10/2020	3.25	360	NA	1	533000	80	Opl	Opl	Opl	Opl
0623.00	1	1	1	1	408000	8/20/2020	3.375	360	NA	1	510000	80	Opl	Opl	Opl	Opl
0623.00	1	1	1	1	508443	1/21/2020	2.625	360	NA	1	565000	89.99	Opl	Opl	Opl	Opl
0625.00	1	1	1	1	1781802	1/31/2020	3	360	NA	1	1980000	89.99	Opl	Opl	Opl	Opl
0625.00	1	1	1	1	1286657	9/14/2020	3	360	NA	1	1625000	78.19	Opl	Opl	Opl	Opl
0628.00	1	1	1	1	1119200	5/11/2020	2.375	360	NA	1	1398000	80	Opl	Opl	Opl	Opl
0628.00	1	1	1	1	1380000	2/11/2020	2.5	360	NA	1	1398000	87.34	Opl	Opl	Opl	Opl
0629.00	1	1	1	1	795900	8/25/2020	2.625	360	NA	1	1980000	85	Opl	Opl	Opl	Opl
0629.00	1	1	1	1	598800	5/7/8/2020	2.75	360	NA	1	698500	80	Opl	Opl	Opl	Opl
0632.00	1	1	1	1	1754805	11/15/2019	3.125	360	NA	1	1950000	89.99	Opl	Opl	Opl	Opl
0633.02	1	1	1	1	180000	9/25/2020	3	360	NA	1	225000	80	Opl	Opl	Opl	Opl





5396.00	1	1	1	250000	9/14/2020	2.24	360	NA	1	2500000	10.86	Opt Out	Opt Out
4101.00	1	1	1	486000	7/3/2020	1.25	180	NA	1	540000	90	Opt Out	Opt Out
4108.00	1	1	1	110000	5/11/2020	3.375	360	NA	1	143000	76.92	Opt Out	Opt Out
4109.00	1	1	1	372000	4/28/2020	3.125	360	NA	1	485000	80	Opt Out	Opt Out
4110.00	1	1	1	264000	5/1/2020	2.75	180	NA	1	330000	80	Opt Out	Opt Out
4111.00	1	1	1	109600	7/9/2020	2.75	360	NA	1	137000	80	Opt Out	Opt Out
4112.00	1	1	1	796000	8/26/2020	2.875	360	NA	1	995000	80	Opt Out	Opt Out
4203.00	1	1	1	1340000	7/21/2020	3	360	NA	1	1675000	81.39	Opt Out	Opt Out
4205.00	1	1	1	130950	5/4/2020	3.375	360	NA	1	1135000	97	Opt Out	Opt Out
4910.00	1	2.2	1	109990	8/14/2020	3.5	360	NA	1	112000	96.43	Opt Out	Opt Out
5303.00	1	1.2	1	76312	10/7/2019	3.825	360	NA	1	95000	78.95	Opt Out	Opt Out
5501.00	1	2.1	1	94395	9/10/2020	3	360	NA	1	109000	89.9	Opt Out	Opt Out
5703.00	1	3.1	1	239750	12/18/2019	4	360	NA	1	345000	75	Opt Out	Opt Out
5705.00	1	1	1	177600	7/14/2020	2.875	360	NA	1	222000	80	Opt Out	Opt Out
5706.00	1	1	1	200000	8/15/2020	2.875	360	NA	1	250000	80	Opt Out	Opt Out
5707.00	1	1	1	195000	10/18/2020	2.875	360	NA	1	275000	70.91	Opt Out	Opt Out
5802.00	1	1	1	276000	9/12/2019	3.375	240	NA	1	369000	74.8	Opt Out	Opt Out
5802.00	1	1	1	180000	6/10/2020	3.125	360	NA	1	225000	80	Opt Out	Opt Out
5802.00	1	1	1	295200	5/20/2020	3	360	NA	1	369000	80	Opt Out	Opt Out
5802.00	1	1	1	330000	8/6/2020	3	360	NA	1	369000	89.43	Opt Out	Opt Out
5803.00	1	1	1	108000	9/19/2020	2.375	180	NA	1	135000	80	Opt Out	Opt Out
5803.00	1	1	1	190000	8/26/2020	2.875	360	NA	1	273000	69.6	Opt Out	Opt Out
5804.00	1	1	1	304000	10/16/2020	2.875	360	NA	1	380000	80	Opt Out	Opt Out
5804.00	1	1	1	149000	12/11/2019	3.25	180	NA	1	210000	70.95	Opt Out	Opt Out
5804.00	1	2.1	1	240000	1/13/2020	3.825	360	NA	1	310000	77.42	Opt Out	Opt Out
5805.01	1	1	1	50000	5/18/2020	2.375	180	NA	1	120000	22.73	Opt Out	Opt Out
5805.01	1	1	1	103800	10/9/2019	3.85	180	NA	1	290000	41.44	Opt Out	Opt Out
5806.00	1	1	1	208000	9/6/2020	2.875	360	NA	1	280000	80	Opt Out	Opt Out
5807.00	1	2	1	187500	8/26/2020	3	360	NA	1	290000	75	Opt Out	Opt Out
5807.00	1	1	1	265000	8/7/2019	3.75	360	NA	1	350000	74.65	Opt Out	Opt Out
5807.00	1	1	1	140000	12/9/2019	3.825	360	NA	1	218000	64.22	Opt Out	Opt Out
5905.00	1	2.1	1	100000	6/24/2020	2.825	180	NA	1	216888	46.11	Opt Out	Opt Out
5905.00	1	1	1	230000	7/13/2020	3	360	NA	1	345000	66.67	Opt Out	Opt Out
5906.00	1	1	1	308800	12/10/2019	3.875	360	NA	1	386000	80	Opt Out	Opt Out
5906.00	1	1	1	468000	12/16/2019	3.875	360	NA	1	585000	80	Opt Out	Opt Out
5906.00	1	1	1	272300	9/3/2019	3.825	360	NA	1	389000	70	Opt Out	Opt Out
5906.00	1	1	1	310000	10/1/2019	3.5	360	NA	1	396000	78.56	Opt Out	Opt Out
6004.00	1	1	1	100000	6/16/2020	2.5	180	NA	1	1273000	36.63	Opt Out	Opt Out
6004.00	1	2.1	1	200000	1/8/2020	4.5	360	NA	1	310000	64.52	Opt Out	Opt Out
6006.00	1	1	1	395000	9/17/2020	2.875	360	NA	1	389000	79.22	Opt Out	Opt Out
6006.00	1	2	1	196000	1/13/2020	3.125	360	NA	1	249000	80	Opt Out	Opt Out
6006.00	1	1	1	510400	8/27/2020	3.25	360	NA	1	660000	77.33	Opt Out	Opt Out
6006.00	1	1	1	180000	10/1/2020	2.875	360	NA	1	240000	75	Opt Out	Opt Out
6007.00	1	1	1	420000	10/28/2019	3.875	360	NA	1	525000	80	Opt Out	Opt Out
6007.00	1	2.1	1	160000	7/13/2020	2.75	180	NA	1	280000	57.14	Opt Out	Opt Out
6009.00	1	1	1	435965	7/19/2020	3	360	NA	1	545000	79.99	Opt Out	Opt Out
6108.00	1	1	1	330000	2/19/2020	3.375	360	NA	1	640000	51.56	Opt Out	Opt Out
6111.00	1	1	1	300000	2/13/2020	3.5	360	NA	1	426000	70.42	Opt Out	Opt Out
6201.00	1	2.1	1	92000	12/19/2019	4.825	360	NA	1	115000	80	Opt Out	Opt Out
6202.00	1	1	1	160000	1/7/2020	3.825	360	NA	1	220000	72.73	Opt Out	Opt Out
6303.00	1	1	1	178000	9/9/2020	2.875	360	NA	1	225000	79.11	Opt Out	Opt Out
6303.00	1	1	1	100000	2/8/2020	1.74	360	NA	1	1215000	46.51	Opt Out	Opt Out
8426.00	1	2.2	1	173764	11/8/2019	3.5	360	NA	1	172000	96.5	Opt Out	Opt Out
8426.00	1	2.1	1	238000	11/7/2019	3.125	360	NA	1	321000	74.14	Opt Out	Opt Out
8426.00	1	1	1	380000	12/20/2020	3.375	360	NA	1	439000	68.34	Opt Out	Opt Out
8426.00	1	1	1	390000	9/19/2019	3.375	360	NA	1	482000	77.43	Opt Out	Opt Out
8426.00	1	1	1	336750	4/22/2020	3.375	360	NA	1	449000	75	Opt Out	Opt Out
8426.00	1	1	1	405000	2/26/2020	3.125	360	NA	1	480000	90	Opt Out	Opt Out
8426.00	1	1	1	310000	6/9/2020	3.125	360	NA	1	450000	68.89	Opt Out	Opt Out
8426.00	1	1	1	339675	7/13/2020	2.875	360	NA	1	452900	75	Opt Out	Opt Out

8428.00	1	1	1	1	320000	8/18/2020	3	2,875	360	NA	1	452000	70.8	Opt Out	Opt Out
8428.00	1	1	1	1	220000	7/20/2020	3	2,875	360	NA	1	320000	68.58	Opt Out	Opt Out

**Instructions - Form A(2)**  
 Residential Lending  
 Refinancing Loans (1-4 Units)  
 (For loans closed in calendar year 2020)

Instructions: In the table "Refinancing Loans By Census Tract For Chicago (1-4 Units)" include refinancing on loans originally used for the purpose of purchasing residential real property as categorized by the Home Mortgage Disclosure Act - Regulation C. The data is to be sourced from your institution's 2020 data submission to the Consumer Financial Protection Bureau to comply with the HMDA act. Please see the attached document "Filing Instructions Guide for HMDA data collected in 2020" for reference. The table below indicates a description of each field to be provided, its field number, and the exact page number to reference within the "Filing Instructions Guide for HMDA data collected in 2020". It will be the submitting institutions responsibility to provide only the requested fields and only the filtered records as described below under "Data Filters".

Column	Field Name	Description	Data Filters	HMDA Data Field Number	2020 HMDA Filing Instruction Page	Municipal Code (2-32-440)
1	Census Tract	Specify the 11 digit census tract code for each property's location within Chicago city limits. Multiple loans within a given census tract are to be listed separately. Do not include loans with census tract information	Census Tract within City of Chicago City Limits	18	17	a-9, g-1
2	Action Taken	Filter to only include loans that were originated.	Action Taken = 1	11	17	a
3	Total Units	Filter to only include loans for properties with less than 5 units.	Total Units < 5	91	58	a
4	Loan Purpose	Filter to only include refinancing loans.	Loan Purpose = 31 or 32	6	6	a-9, g-1
5	Loan Amount	Indicate the principal amount of each loan.		10	16	g-1
6	Application Date	Indicate the loan application date.		4	16	g-1
7	Interest Rate	Indicate the effective interest rate on the loan.		78	56	g-4
8	Loan Term (Months)	Indicate the term in months of each loan.		82	56	g-1
9	Total Points and Fees	Indicate the total dollar amount of points and fees charges for each loan.		74	56	g-4
10	Lien Status	Indicate whether the loan is a first lien loan or a subordinate lien loan.		61	51	g-1



Refinancing Loans By Census Tract For Chicago (1-4 Units)

1	2	3	4	5	6	7	8	9	10
Census Tract	Action Taken	Total Units	Loan Purpose	Loan Amount	Application Date	Interest Rate	Loan Term (Months)	Total Points and Fees	Lien Status
8305.00	1	132	132	30000	1/3/2020	3.625	120	NA	1
8306.00	1	132	132	106299	3/17/2020	3.375	180	NA	1
8307.00	1	131	131	250000	3/11/2020	4	360	NA	1
8310.00	1	131	131	1096000	6/24/2020	3	360	NA	1
8310.00	1	131	131	720000	6/10/2020	3.25	360	NA	1
8310.00	1	331	331	840000	3/16/2020	3.375	360	NA	1
8311.00	1	131	131	174940	5/27/2020	2.75	180	NA	1
8312.00	1	231	231	214900	2/13/2020	4.5	360	NA	1
8317.00	1	132	132	180000	9/14/2020	2.75	180	NA	1
8321.00	1	131	131	121000	1/31/2020	3.5	360	NA	1
8322.00	1	131	131	765000	2/26/2020	3.25	360	NA	1
8323.00	1	131	131	840000	9/22/2020	2.5	180	NA	1
8324.00	1	131	131	196000	2/26/2020	3.5	240	NA	1
8324.00	1	131	131	1159000	3/22/2020	3.125	360	NA	1
8324.00	1	131	131	170000	5/20/2020	2.75	180	NA	1
8325.00	1	131	131	554000	12/5/2019	3.5	360	NA	1
8325.00	1	131	131	434450	3/5/2020	3.125	240	NA	1
8326.00	1	131	131	580700	12/20/2019	3	360	NA	1
8326.00	1	131	131	1000000	7/9/2020	3.375	360	NA	1
8326.00	1	131	131	180000	3/6/2020	1.74	360	NA	1
8330.00	1	132	132	457200	3/6/2020	3	360	NA	1
8330.00	1	131	131	752527	3/2/2020	2.625	360	NA	1
8330.00	1	131	131	648000	3/9/2020	2.125	360	NA	1
8330.00	1	132	132	526000	4/13/2020	3.375	360	NA	1
8330.00	1	131	131	870270	4/21/2020	2.875	360	NA	1
8331.00	1	131	131	389800	1/24/2020	3.125	360	NA	1
8331.00	1	131	131	735927	3/1/2020	2.875	360	NA	1
8331.00	1	131	131	1304855	6/26/2020	3.25	360	NA	1
8331.00	1	131	131	429254	3/9/2020	2.875	360	NA	1
8331.00	1	131	131	708000	3/4/2020	3	360	NA	1
8331.00	1	131	131	327900	6/6/2020	2.625	180	NA	1
8343.00	1	131	131	50000	1/22/2020	3.24	360	NA	1
8344.00	1	232	232	153800	7/20/2020	2.375	180	NA	1
8361.00	1	131	131	152000	6/16/2020	3.75	360	NA	1
8364.00	1	131	131	396000	3/24/2020	3.625	360	NA	1
8381.00	1	132	132	181300	3/11/2020	2.75	180	NA	1
8382.00	1	231	231	341250	2/10/2020	3.625	360	NA	1
8382.00	1	231	231	504000	2/12/2020	3.875	360	NA	1
8383.00	1	131	131	643000	11/13/2019	3.5	360	NA	1



8404.00	1	131	201000	6/22/2020	1.74	360	NA	1
8411.00	1	131	284990	1/3/2020	3.375	180	NA	1
8411.00	1	131	155000	3/15/2020	3.375	240	NA	1
8411.00	1	131	314400	6/4/2020	1.74	360	NA	1
8419.00	1	131	183500	10/29/2019	3.875	180	NA	1
8419.00	1	131	193500	2/28/2020	3.125	240	NA	1
8422.00	1	131	461650	9/24/2019	3.625	360	NA	1
8422.00	1	131	465000	3/3/2020	3	360	NA	1
1505.01	1	131	298350	10/5/2020	2.75	360	NA	1
1602.00	1	231	186000	5/18/2020	3.625	360	NA	1
1602.00	1	131	250000	6/24/2020	1.74	360	NA	1
1602.00	1	131	250000	9/17/2020	2.24	360	NA	1
1607.00	1	131	671500	11/15/2019	2.5	360	NA	1
1607.00	1	131	253800	3/5/2020	2.75	360	NA	1
1609.00	1	132	150514	6/15/2020	3.625	360	NA	1
1705.00	1	131	199000	7/16/2020	2.75	180	NA	1
1705.00	1	132	277000	4/26/2020	3.375	360	NA	1
1705.00	1	131	25000	6/19/2020	1.74	360	NA	2
1904.01	1	131	228000	10/22/2020	3.125	360	NA	1
2101.00	1	131	764915	6/15/2020	2.75	360	NA	1
2101.00	1	131	246300	4/27/2020	3.375	360	NA	1
2104.00	1	231	461750	11/18/2019	4	360	NA	1
2206.02	1	132	200000	3/24/2020	3.875	360	NA	1
2206.02	1	131	200000	4/13/2020	1.74	360	NA	2
2209.01	1	431	243000	2/7/2020	4.25	360	NA	1
2215.00	1	131	40000	3/9/2020	1.74	360	NA	2
2228.00	1	132	484350	11/15/2019	4	360	NA	1
2405.00	1	131	195000	1/15/2020	3.24	360	NA	2
2406.00	1	131	609000	1/27/2020	2.875	360	NA	1
2406.00	1	131	746775	1/16/2020	3.375	360	NA	1
2410.00	1	131	284000	3/27/2020	3	360	NA	1
2411.00	1	332	256500	3/9/2020	2.875	180	NA	1
2413.00	1	131	1072500	3/5/2020	2.875	360	NA	1
2415.00	1	131	453210	12/17/2019	2.875	360	NA	1
2415.00	1	131	663665	10/10/2019	3.125	360	NA	1
2415.00	1	231	440500	2/3/2020	3.375	360	NA	1
2421.00	1	131	490445	3/26/2020	3	360	NA	1
2421.00	1	131	560400	3/9/2020	2.625	360	NA	1
2421.00	1	131	407000	7/13/2020	2.5	360	NA	1
2423.00	1	131	645500	2/3/2020	3.25	360	NA	1
2423.00	1	131	1335000	4/6/2020	3.25	360	NA	1





0301.01	1	1.31	188700	1/29/2020	3.625	360	NA	1
0301.01	1	1.32	218500	3/9/2020	3.5	360	NA	1
0301.01	1	1.32	202495	7/24/2020	3	240	NA	1
0301.01	1	1.31	100000	1/10/2020	3.24	360	NA	1
0301.02	1	1.31	100000	1/16/2020	3.24	360	NA	1
0301.04	1	1.31	30000	7/1/2020	2.24	360	NA	1
0302.00	1	2.32	234500	8/11/2020	3	180	NA	1
0302.00	1	1.32	133000	4/27/2020	3.125	240	NA	1
0305.00	1	1.32	160000	9/1/2020	2.5	180	NA	1
0307.03	1	1.31	104500	7/24/2020	2.625	180	NA	1
0308.00	1	1.31	1825000	6/5/2020	2.75	360	NA	1
0311.00	1	1.31	543720	3/2/2020	2.75	360	NA	1
0313.00	1	1.32	260000	11/14/2019	4.5	360	NA	1
0313.00	1	1.31	95095	12/9/2019	3.375	180	NA	1
0313.00	1	1.31	1000000	5/18/2020	1.74	360	NA	1
0315.01	1	1.32	300000	6/12/2020	3.625	360	NA	1
0317.00	1	1.31	174000	1/7/2020	2.875	240	NA	1
0317.00	1	1.31	220000	11/21/2019	3.24	360	NA	2
0321.00	1	1.31	165000	4/17/2020	4.125	360	NA	1
0403.00	1	1.31	435125	6/10/2020	2.875	360	NA	1
0403.00	1	1.31	335800	7/28/2020	2.75	240	NA	1
0404.01	1	1.31	191000	3/23/2020	2.75	180	NA	1
0404.02	1	1.32	233000	11/26/2019	3.5	360	NA	1
0501.00	1	1.31	600000	4/9/2020	1.74	360	NA	2
0502.00	1	1.31	669000	12/18/2019	3	360	NA	1
0502.00	1	1.31	773000	3/9/2020	3.125	360	NA	1
0502.00	1	1.31	894745	4/17/2020	2.875	360	NA	1
0503.00	1	1.32	971675	3/7/2020	2.875	360	NA	1
0505.00	1	1.31	1480000	7/10/2020	2.625	360	NA	1
0510.00	1	1.31	525910	3/3/2020	2.875	360	NA	1
0512.00	1	1.31	125600	7/13/2020	2.24	360	NA	2
0514.00	1	1.31	628000	3/4/2020	2.75	360	NA	1
0514.00	1	1.31	970000	3/9/2020	2.75	360	NA	1
0601.00	1	1.31	2062000	2/3/2020	2.75	360	NA	1
0601.00	1	1.31	741900	1/24/2020	3.25	360	NA	1
0601.00	1	1.31	740000	6/26/2020	2.75	360	NA	1
0601.00	1	1.31	500000	3/20/2020	1.74	360	NA	1
0603.00	1	2.32	469800	1/12/2019	4.625	360	NA	1
0603.00	1	1.31	145000	4/7/2020	3.375	360	NA	1
0603.00	1	1.31	628500	5/11/2020	3.25	360	NA	1
0604.00	1	1.32	417600	11/26/2019	4.375	360	NA	1

0604.00	1	1	1	1	1048500	3/1/2020	3.125	360	NA	1
0604.00	1	1	1	1	1811665	2/27/2020	3	339	NA	1
0604.00	1	1	1	1	600000	3/17/2020	1.74	360	NA	1
0605.00	1	1	1	1	1160000	8/20/2020	3.25	360	NA	1
0609.00	1	1	1	1	597200	3/26/2020	2.625	360	NA	1
0610.00	1	1	1	1	287250	3/9/2020	2.875	240	NA	1
0619.02	1	1	1	1	250000	12/3/2019	3.24	360	NA	2
0620.00	1	1	1	1	635335	3/5/2020	2.875	360	NA	1
0621.00	1	1	1	1	350550	3/12/2020	3	360	NA	1
0622.00	1	1	1	1	589700	4/10/2020	2.875	360	NA	1
0622.00	1	1	1	1	295000	5/23/2020	2.875	360	NA	1
0624.00	1	1	1	1	485000	10/30/2019	2.875	360	NA	1
0624.00	1	1	1	1	850000	2/7/2020	3.375	360	NA	1
0624.00	1	1	1	1	897405	3/4/2020	2.75	360	NA	1
0624.00	1	1	1	1	700001	8/26/2020	3	360	NA	1
0625.00	1	1	1	1	600100	1/22/2020	3.5	360	NA	1
0626.00	1	1	1	1	1145566	1/29/2020	3.25	360	NA	1
0626.00	1	1	1	1	835000	1/15/2020	3.5	360	NA	1
0628.00	1	1	1	1	918000	10/28/2019	3.25	360	NA	1
0629.00	1	1	1	1	201137	11/1/2019	3.5	360	NA	1
0629.00	1	1	1	1	1300000	3/18/2020	2.625	360	NA	1
0629.00	1	1	1	1	589141	2/24/2020	2.75	360	NA	1
0632.00	1	1	1	1	95100	3/5/2020	3	180	NA	1
0632.00	1	1	1	1	557000	2/13/2020	2.875	360	NA	1
0632.00	1	1	1	1	165169	4/24/2020	3.375	360	NA	1
0633.02	1	1	1	1	277580	4/20/2020	4	360	NA	1
0634.00	1	1	1	1	490250	3/5/2020	3.125	360	NA	1
0634.00	1	1	1	1	175212	2/26/2020	2.75	180	NA	1
0701.01	1	1	1	1	259000	3/31/2020	3.625	360	NA	1
0701.01	1	1	1	1	186100	3/4/2020	3.5	360	NA	1
0701.01	1	1	1	1	26000	2/1/2020	1.74	360	NA	2
0701.02	1	1	1	1	700000	3/17/2020	2.5	360	NA	1
0702.00	1	1	1	1	790500	2/12/2020	2.875	360	NA	1
0702.00	1	1	1	1	395000	4/29/2020	3.125	360	NA	1
0703.00	1	1	1	1	1000000	3/12/2020	2.5	360	NA	1
0704.00	1	1	1	1	1125500	3/2/2020	2.5	360	NA	1
0704.00	1	1	1	1	559500	3/3/2020	3	360	NA	1
0705.00	1	1	1	1	1800000	11/4/2019	3	360	NA	1
0705.00	1	1	1	1	200000	2/25/2020	2.625	180	NA	1
0705.00	1	1	1	1	651000	4/23/2020	2.5	360	NA	1
0706.00	1	1	1	1	477764	1/12/2020	3.125	360	NA	1

0706.00	1	131	660800	2/18/2020	3.5	360	NA	1
0706.00	1	131	860000	4/1/2020	3	360	NA	1
0707.00	1	131	868845	2/27/2020	2.5	360	NA	1
0707.00	1	131	481275	5/7/2020	2.875	360	NA	1
0711.00	1	132	2988000	2/26/2020	3	360	NA	1
0713.00	1	131	1500000	3/13/2020	2.375	360	NA	1
0713.00	1	131	1500250	3/23/2020	2.625	360	NA	1
0714.00	1	131	1159506	12/5/2019	2.625	360	NA	2
0714.00	1	131	1200000	3/10/2020	2.375	360	NA	1
0715.00	1	132	284960	12/2/2019	3.875	360	NA	1
0715.00	1	131	537870	2/10/2020	3	360	NA	1
0715.00	1	131	177400	3/3/2020	3.375	360	NA	1
0716.00	1	131	538500	4/21/2020	3	360	NA	1
0716.00	1	132	578700	3/23/2020	4	360	NA	1
0717.00	1	131	454500	4/6/2020	2.875	360	NA	1
0801.00	1	131	88275	11/19/2019	3.75	240	NA	1
0801.00	1	131	5250000	3/29/2019	2.875	360	NA	1
0801.00	1	131	662700	11/18/2019	3.5	360	NA	1
0801.00	1	131	1000000	7/8/2020	2.24	360	NA	2
0802.02	1	131	320000	3/27/2020	2.875	180	NA	1
0804.00	1	131	1803848	8/18/2020	3.375	360	NA	1
0810.00	1	131	510000	7/29/2020	2.25	180	NA	1
0812.01	1	131	409080	7/21/2020	2.875	360	NA	1
0812.01	1	131	230000	6/1/2020	3.125	360	NA	1
0812.02	1	131	1120000	2/3/2020	2.75	360	NA	1
0812.02	1	131	428500	4/20/2020	3.125	360	NA	1
0813.00	1	131	175000	11/4/2019	3.875	360	NA	1
0813.00	1	131	623350	12/5/2019	3.125	360	NA	1
0813.00	1	131	702500	5/4/2020	3.5	360	NA	1
0813.00	1	131	381200	3/9/2020	2.875	360	NA	1
0813.00	1	131	256000	7/17/2020	2.75	180	NA	1
0814.02	1	131	561200	10/16/2019	3.375	360	NA	1
0814.02	1	131	174000	11/30/2019	3.125	180	NA	1
0814.02	1	131	387500	3/24/2020	3	360	NA	1
0814.03	1	131	535534	2/24/2020	3.125	360	NA	1
0815.00	1	131	275386	10/7/2019	3.5	360	NA	1
0815.00	1	131	549000	1/30/2020	3.125	360	NA	1
0815.00	1	131	190000	2/27/2020	3.625	240	NA	1
0815.00	1	131	270000	5/21/2020	2.875	360	NA	1
0816.00	1	131	190000	3/10/2020	2.875	240	NA	1
0817.00	1	131	234000	3/5/2020	3	240	NA	1

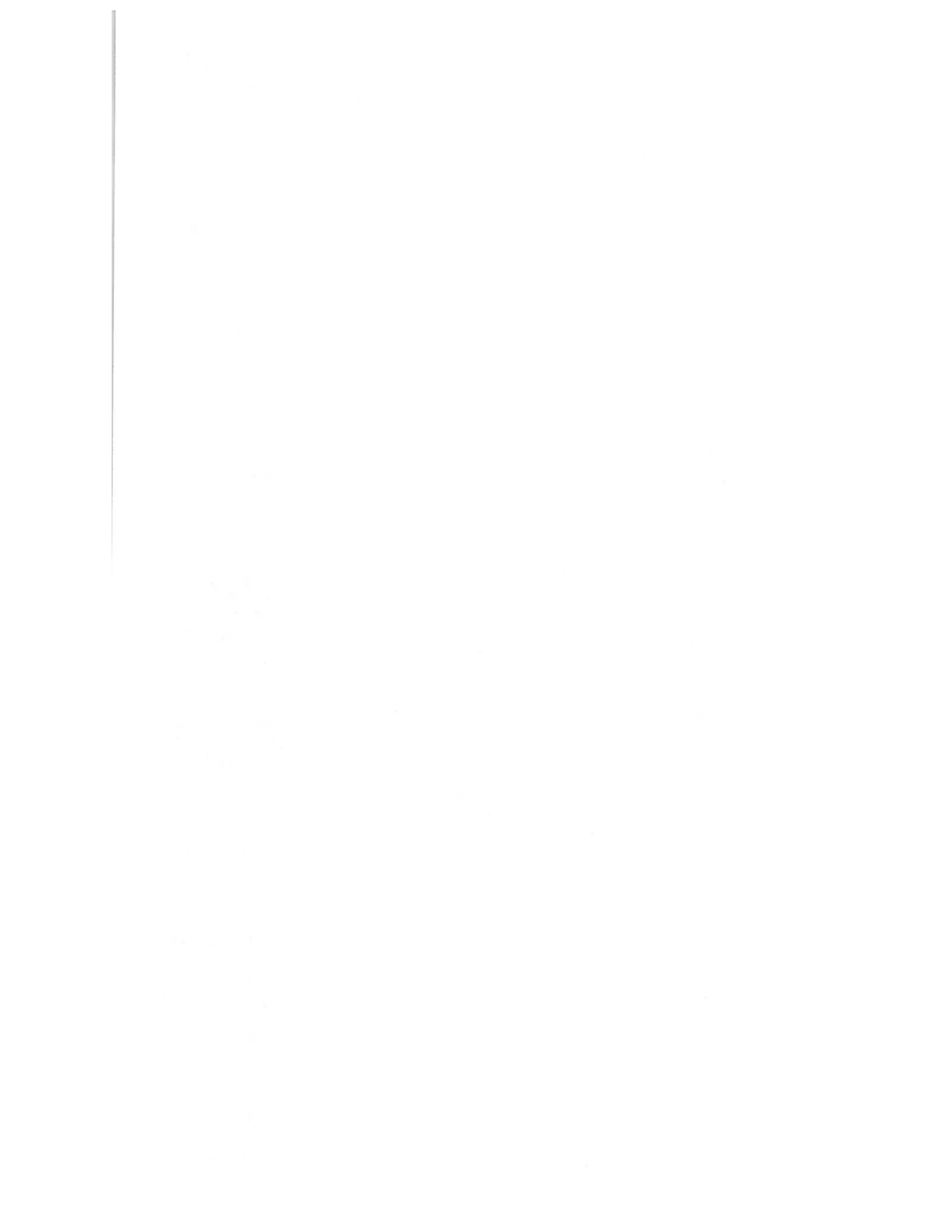


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3906.00	1	1 31	384114	3/25/2020	3.375	240	NA	1
3906.00	1	1 31	215500	1/3/2020	1.74	360	NA	2
3906.00	1	1 31	163700	2/24/2020	1.74	360	NA	2
3907.00	1	1 31	80000	12/19/2019	3.24	360	NA	1
4008.00	1	1 31	46000	12/13/2019	3.625	180	NA	1
4108.00	1	1 31	150000	2/7/2020	2.75	180	NA	1
4109.00	1	1 31	508690	2/28/2020	2.5	360	NA	1
4111.00	1	1 32	486000	8/2/1/2019	3.25	360	NA	1
4111.00	1	1 31	273000	1/7/2020	3	180	NA	1
4111.00	1	1 31	290000	5/6/2020	3	180	NA	1
4111.00	1	1 31	1413785	5/9/2020	2.75	360	NA	1
4112.00	1	1 31	623800	2/18/2020	2.625	360	NA	1
4112.00	1	1 31	298600	4/13/2020	3.25	300	NA	1
4201.00	1	1 32	113000	2/5/2020	3.125	120	NA	1
4204.00	1	1 31	400000	11/19/2019	3.25	180	NA	1
4208.00	1	2 31	324000	4/28/2020	3.875	360	NA	1
4302.00	1	1 32	697959	4/29/2020	3.25	360	NA	1
4302.00	1	1 31	185000	12/11/2019	2.74	360	NA	1
4302.00	1	1 31	46000	9/28/2020	2.24	360	NA	2
4402.01	1	4 31	113000	6/17/2020	3	360	NA	1
4402.02	1	3 31	106000	6/17/2020	3	360	NA	1
4605.00	1	1 31	111500	8/18/2020	2.24	360	NA	1
4801.00	1	1 32	129500	8/14/2020	2.875	180	NA	1
4803.00	1	4 31	110000	6/17/2020	3	360	NA	1
4804.00	1	1 31	183000	4/2/2020	3.625	240	NA	1
4804.00	1	1 31	75000	10/22/2020	2.24	360	NA	1
4911.00	1	1 31	75700	7/18/2020	2.375	180	NA	1
4912.00	1	2 31	91000	6/17/2020	3	360	NA	1
5001.00	1	1 32	77000	6/22/2020	2.875	180	NA	1
5304.00	1	1 32	64500	2/20/2020	3.25	180	NA	1
5502.00	1	1 31	93600	10/21/2020	2.5	180	NA	1
5604.00	1	1 31	193210	3/9/2020	3	180	NA	1
5607.00	1	1 31	150000	12/18/2019	3.24	360	NA	1
5608.00	1	1 31	270500	7/16/2020	2.875	360	NA	1
5609.00	1	1 31	169000	5/28/2020	3.375	180	NA	1
5609.00	1	1 31	262600	2/3/2020	3.25	180	NA	1
5610.00	1	2 32	250250	10/1/2019	3.875	240	NA	1
5611.00	1	1 32	75000	11/16/2019	3.125	120	NA	1
5611.00	1	1 31	151868	5/1/2020	2.875	180	NA	1
5703.00	1	2 32	251250	2/3/2020	3.875	360	NA	1

5703.00	1	1	1	1	142000	5/20/2020	3	2.875	360	NA	1
5703.00	1	1	1	1	174538	3/17/2020	2.875	180	NA	1	
5801.00	1	1	1	1	120000	10/2/2019	3.375	180	NA	1	
5801.00	1	1	1	1	157800	11/1/2019	3.5	180	NA	1	
5801.00	1	1	1	1	170000	3/9/2020	2.75	180	NA	1	
5801.00	1	1	1	1	210000	8/3/2020	2.875	360	NA	1	
5802.00	1	1	1	1	142000	2/20/2020	3.5	360	NA	1	
5802.00	1	1	1	1	158000	11/4/2020	2.375	180	NA	1	
5802.00	1	1	1	1	126600	6/15/2020	3.125	180	NA	1	
5803.00	1	1	1	1	215000	12/26/2019	3.625	240	NA	1	
5803.00	1	1	1	1	114000	2/18/2020	3.375	180	NA	1	
5804.00	1	1	1	1	143000	1/21/2020	3.25	180	NA	1	
5804.00	1	1	1	1	137000	3/8/2020	2.875	180	NA	1	
5805.02	1	1	1	1	193500	12/3/2019	4.625	360	NA	1	
5805.02	1	1	1	1	177000	11/3/2019	3.625	240	NA	1	
5805.02	1	1	1	1	180000	12/13/2019	3.24	360	NA	1	
5807.00	1	1	1	1	305000	12/12/2019	3.625	240	NA	1	
5807.00	1	1	1	1	163000	4/14/2020	3.5	360	NA	1	
5807.00	1	1	1	1	112500	7/10/2020	2.24	360	NA	2	
5906.00	1	1	1	1	370000	4/7/2020	3.125	360	NA	1	
5907.00	1	1	1	1	192000	10/30/2019	4	360	NA	1	
5907.00	1	1	1	1	125000	3/24/2020	4.125	360	NA	1	
5907.00	1	1	1	1	168000	7/17/2020	2.75	180	NA	1	
6004.00	1	1	1	1	377000	1/8/2020	3.75	360	NA	1	
6004.00	1	1	1	1	134000	2/29/2020	3.5	360	NA	1	
6004.00	1	1	1	1	219000	3/16/2020	2.875	180	NA	1	
6004.00	1	1	1	1	113000	8/9/2020	2.5	180	NA	1	
6004.00	1	1	1	1	246000	6/28/2020	2.875	180	NA	1	
6004.00	1	1	1	1	250000	7/29/2020	2.24	360	NA	1	
6006.00	1	1	1	1	219000	1/11/2020	3.375	240	NA	1	
6007.00	1	1	1	1	268000	2/5/2020	3.375	180	NA	1	
6007.00	1	1	1	1	107899	3/25/2020	3.25	180	NA	1	
6009.00	1	1	1	1	139000	8/13/2020	2.625	180	NA	1	
6115.00	1	1	1	1	90400	1/28/2020	1.74	360	NA	2	
6118.00	1	1	1	1	83000	7/16/2020	2.625	180	NA	1	
6201.00	1	1	1	1	150000	1/13/2020	3.375	240	NA	1	
6204.00	1	1	1	1	100000	4/24/2020	3.125	360	NA	1	
6308.00	1	1	1	1	139000	2/11/2020	3.5	180	NA	1	
6501.00	1	1	1	1	104000	8/25/2020	3.375	360	NA	1	
6502.00	1	1	1	1	151600	3/16/2020	3.875	240	NA	1	
6611.00	1	1	1	1	218500	1/9/2020	4	240	NA	1	

6611.00	1	2.32	165000	8/5/2020	3.5	360	NA	1
8424.00	1	1.31	104000	7/1/2020	2.75	180	NA	1
8426.00	1	1.31	156708	12/1/2019	3.25	180	NA	1
8426.00	1	1.32	255000	1/30/2020	3.375	360	NA	1
8426.00	1	1.31	295500	2/2/2020	3.375	360	NA	1
8426.00	1	1.31	186000	6/28/2020	2.75	180	NA	1
8428.00	1	1.31	96000	10/19/2020	2.24	360	NA	1





**Instructions - Form A(3)**  
 Residential Lending  
 Home Improvement Loans (1-4 Units)  
 (For loans closed or purchased in calendar year 2020)

Instructions: In the table "Home Improvement Loans By Census Tract For Chicago (1-4 Units)" include home improvement loans for residential property as categorized by the Home Mortgage Disclosure Act - Regulation C. The data is to be sourced from your institution's 2020 data submission to the Consumer Financial Protection Bureau to comply with the HMDA act. Please see the attached document "Filing Instructions Guide for HMDA data collected in 2020" for reference. The table below indicates a description of each field to be provided, its field number, and the exact page number to reference within the "Filing Instructions Guide for HMDA data collected in 2020". It will be the submitting institutions responsibility to provide only the requested fields and only the filtered records as described below under "Data Filters".

Column	Field Name	Description	Data Filters	HMDA Data Field Number	2020 HMDA Filing Instruction Page	Municipal Code (2-32-440)
1	Census Tract	Specify the 11 digit census tract code for each property's location within Chicago city limits. Multiple loans within a given census tract are to be listed separately. Do not include loans with census tract information outside of Chicago.	Census Tract within City of Chicago City Limits	18	17	a-8, g2
2	Action Taken	Filter to only include loans that were originated or purchased.	Action Taken = 1 or 6	11	17	g2
3	Total Units	Filter to only include loans for properties with less than 5 units.	Total Units < 5	91	58	a
4	Loan Purpose	Filter to only include home improvement loans.	Loan Purpose = 2	6	6	a-8, g2
5	Loan Amount	Indicate the principal amount of each loan.		10	16	g-2
6	Application Date	Indicate the loan application.		4	16	g-2
7	Interest Rate	Indicate the effective interest rate on the loan.		78	56	g-4
8	Loan Term (Months)	Indicate the term in months of each loan.		82	56	g-2
9	Total Points and Fees	Indicate the total dollar amount of points and fees charges for each loan.		74	56	g-4
10	Lien Status	Indicate whether the loan is a first lien loan or a subordinate lien loan.		61	51	g-2



Home Improvement Loans By Census Tract For Chicago (1-4 Units)									
1	2	3	4	5	6	7	8	9	10
Census Tract	Action Taken	Total Units	Loan Purpose	Loan Amount	Application Date	Interest Rate	Loan Term (Months)	Total Points and Fees	Lien Status
8326.00	1	12		100000	2/18/2020	1.74	360	NA	2
8366.00	6	12		300000	NA	3.875	360	NA	1
8397.00	6	12		271000	NA	3.875	360	NA	1
8397.00	1	32		60000	1/15/2020	2.74	360	NA	2
8399.00	1	12		30000	1/6/2020	3.24	360	NA	1
8399.00	1	12		216000	7/18/2020	2.24	360	NA	1
8404.00	1	12		120000	12/30/2019	3.24	360	NA	1
8404.00	1	12		90000	8/18/2020	2.24	360	NA	2
8404.00	1	22		150000	8/4/2020	2.24	360	NA	1
1510.01	6	12		315000	NA	3.125	360	NA	1
1602.00	1	12		50000	3/11/2020	1.74	360	NA	2
1610.00	1	12		100000	6/14/2020	1.74	360	NA	2
1704.00	1	12		50000	6/26/2020	1.74	360	NA	2
2211.00	1	22		86000	10/18/2019	3.24	360	NA	1
2214.00	1	12		50000	6/28/2020	6.869	120	NA	2
2304.00	1	12		74400	4/2/2020	1.74	360	NA	2
2422.00	1	12		60000	8/18/2020	2.24	360	NA	2
2428.00	1	12		250000	7/10/2020	2.24	360	NA	2
2801.00	1	12		173000	6/23/2020	1.74	360	NA	2
8104.00	1	12		102000	3/27/2020	1.74	360	NA	2
0106.00	6	12		160464.95	NA	3.75	360	NA	1
0202.00	1	12		30000	2/12/2020	2.74	360	NA	1
0204.00	1	12		350000	1/14/2020	2.74	360	NA	2
0301.03	1	12		100000	2/14/2020	1.74	360	NA	2
0302.00	1	12		21600	10/24/2020	2.24	360	NA	2
0303.00	1	12		100000	12/11/2019	2.74	360	NA	2
0306.01	1	12		50000	10/24/2020	2.24	360	NA	2
0310.00	1	12		16000	9/21/2020	2.24	360	NA	2
0402.02	6	12		129000	NA	3.25	180	NA	1
0505.00	1	12		250000	10/13/2020	2.24	360	NA	2

0604.00	1	12	167000	12/20/2019	3.24	360	NA	2
0608.00	1	12	192200	1/22/2020	1.74	360	NA	2
0609.00	1	12	17000	1/6/2020	1.74	360	NA	2
0633.02	1	12	40000	4/25/2020	1.74	360	NA	2
0706.00	1	12	165000	3/25/2020	1.74	360	NA	2
0801.00	1	12	1650000	2/19/2020	3.25	360	NA	1
0813.00	1	12	250000	7/20/2020	2.24	360	NA	2
0814.02	1	12	70500	4/2/2020	1.74	360	NA	2
0901.00	1	12	27000	4/10/2020	1.74	360	NA	2
1101.00	6	12	186212.85	NA	3.625	360	NA	1
1104.00	1	12	120000	4/25/2020	1.74	360	NA	1
1201.00	1	12	50000	8/22/2020	2.24	360	NA	2
1401.00	1	12	100000	1/23/2020	3.24	360	NA	2
7201.00	1	12	100000	11/17/2020	2.24	360	NA	2
7608.02	1	12	37500	12/12/2019	3.24	360	NA	2
4105.00	1	12	65700	2/28/2020	1.74	360	NA	2
4109.00	1	12	100000	3/12/2020	1.74	360	NA	2
4110.00	1	12	64100	11/18/2020	2.24	360	NA	2
4111.00	1	12	250000	2/25/2020	1.74	360	NA	2
4112.00	1	12	250000	8/19/2020	2.24	360	NA	2
4204.00	1	12	123800	2/5/2020	1.74	360	NA	2
4803.00	1	12	109200	4/9/2020	1.74	360	NA	1
5305.01	1	12	100000	3/19/2020	1.74	360	NA	1
5611.00	1	12	15000	6/10/2020	1.74	360	NA	1
5703.00	1	22	32000	4/9/2020	6.219	240	NA	2
5803.00	1	22	80000	8/22/2020	2.24	360	NA	2
5804.00	1	12	100000	12/21/2019	3.24	360	NA	2
5804.00	1	12	120000	1/8/2020	3.24	360	NA	1
5806.00	1	12	100000	1/29/2020	1.74	360	NA	1
5807.00	1	12	150000	1/14/2020	3.24	360	NA	1
5807.00	1	22	75000	8/11/2020	2.24	360	NA	1
6004.00	1	32	150000	1/27/2020	1.74	360	NA	1
6006.00	1	12	245000	3/13/2020	1.74	360	NA	1

6009.00	1	22	218000	6/25/2020	1.74	360	NA	1
6009.00	1	12	208200	8/31/2020	2.24	360	NA	1
6009.00	1	32	245000	9/23/2020	2.24	360	NA	1
6103.00	1	12	69500	10/19/2020	2.24	360	NA	2
6201.00	1	12	25000	2/18/2020	1.74	360	NA	2
6201.00	1	12	10000	4/20/2020	1.74	360	NA	2
6203.00	1	12	154800	11/20/2019	3.875	360	NA	1
6308.00	1	12	60000	8/6/2020	2.24	360	NA	1
6503.01	1	12	50000	7/15/2020	2.24	360	NA	2
6608.00	1	22	41700	4/11/2020	1.74	360	NA	2
8426.00	1	12	100000	1/18/2020	3.24	360	NA	1
8426.00	1	12	133000	9/24/2020	2.24	360	NA	1
8436.00	1	12	34000	3/10/2020	1.74	360	NA	2

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**Instructions - Form A(4)**

Residential Lending

Construction Loans (1-4 Unit)

(For loans closed or purchased in calendar year 2020)

Instructions: In the table "Constructions Loans (1-4 Units)" provide construction loan data sourced from the submitting institution's internal records.

Column	Field Name	Description	Data Filters	HDMA Data Field Number	2020 HDMA Filing Instruction Page	Municipal Code (2-32-440)
1	Census Tract	Specify the 11 digit census tract code for each property's location within Chicago city limits. Multiple loans within a given census tract are to be listed separately. Do not include loans with census tract information outside of Chicago.	Census Tract within City limits		17	a-7, b-3
2	Loan Amount	Indicate the principal amount of each loan.			16	a-7, b-3
3	Application Date	Indicate the loan application.			16	b-3
4	Interest Rate	Indicate the effective interest rate on the loan.			56	b-4
5	Loan Term (Months)	Indicate the term in months of each loan.			56	b-3
6	Total Points and Fees	Indicate the total dollar amount of points and fees charges for each loan.			56	b-4
7	Lien Status	Indicate whether the loan is a first lien loan or a subordinate lien loan.			51	b-4





Constructions Loans (1-4 Units)						
1	2	3	4	5	6	7
Census Tract	Loan Amount	Application Date	Interest Rate	Loan Term (Months)	Total Points and Fees	Lien Status
N/A						