

# Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2021

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

## Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCFD	Amount	
<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		386,622			1.a.
b. Interest-bearing balances (2).....	0071		3,830,763			1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....	JJ34		1,039,711			2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	1773		9,753,330			2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....	JA22		101,801			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	1,629,813			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				RCFD		
a. Loans and leases held for sale.....			10,275	5369		4.a.
b. Loans and leases held for investment.....	B528		16,497,352			4.b.
c. LESS: Allowance for loan and lease losses (7).....	3123		202,814			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529		16,294,538			4.d.
5. Trading assets (from Schedule RC-D).....			25,329	3545		5.
6. Premises and fixed assets (including capitalized leases).....			220,435	2145		6.
7. Other real estate owned (from Schedule RC-M).....			4,740	2150		7.
8. Investments in unconsolidated subsidiaries and associated companies.....			0	2130		8.
9. Direct and indirect investments in real estate ventures.....			0	3656		9.
10. Intangible assets (from Schedule RC-M).....			151,036	2143		10.
11. Other assets (from Schedule RC-F) (6).....			960,891	2160		11.
12. Total assets (sum of items 1 through 11).....			34,409,284	2170		12.
<b>Liabilities</b>						
13. Deposits:				RCON		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)			28,483,240	2200		13.a.
(1) Noninterest-bearing (8).....	RCON	6631	11,806,864			13.a.1.
(2) Interest-bearing.....	RCON	6636	16,676,376			13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)			0	RCFN	2200	13.b.
(1) Noninterest-bearing.....	RCFN	6631	0			13.b.1.
(2) Interest-bearing.....	RCFN	6636	0			13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (9).....	RCON	B993	217,301			14.a.
b. Securities sold under agreements to repurchase (10).....	RCFD	B995	2,542,517			14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD	3548	0			15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....	RCFD	3190	0			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		0	19.
20. Other liabilities (from Schedule RC-G).....	2930		351,833	20.
21. Total liabilities (sum of items 13 through 20).....	2948		31,594,891	21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....	3838		0	23.
24. Common stock.....	3230		21,250	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839		849,822	25.
26. a. Retained earnings.....	3632		1,770,238	26.a.
b. Accumulated other comprehensive income (2).....	B530		173,083	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		2,814,393	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		2,814,393	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		34,409,284	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	2a	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).....

RCFN	Date	
8678	12/31	M.2.

1 Includes limited-life preferred stock and related surplus.

2 Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.

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