



Regular Council Meeting

Tuesday, January 5, 2021 at 7:00 pm

- 1) Call to order.
- 2) Pledge of Allegiance.
- 3) Invocation.
- 4) Introduction and Oath of Office for Newly Elected Officials: Kristy K. Salisbury & Lindsey Cox.
- 5) Roll call: Ward I: Kyle Larson, Cory Rota
Ward II: Karla Borders, Kristy K. Salisbury
Ward III: Mike Bailey, Lindsey Cox
- 6) Declaration of quorum.
- 7) Approval of the Agenda.
- 8) Communication from the Floor – Citizen’s Comments.
- 9) Consent Agenda:
 - Approval of the Minutes – December 15, 2020 Regular Council Meeting.
 - Approval of the Minutes – January 5, 2021 Finance Committee Meeting.
 - Approval of the Finance Committee Recommendations – January 5, 2021.
- 10) Leadership Ballots: Council President and Vice President.
- 11) City Council Committee Appointments.
- 12) Municipal Court Judge, Alternate Judge, and City Attorney Appointments.
- 13) Citizen Board Appointments: Community Engagement Committee, Construction Board of Appeals, FORCC, Riverton Rendezvous Committee, and Riverton Tree Board.
- 14) Consideration of Ordinance No. 20-010, 3rd & Final Reading: Wind River Internet (WRI) Franchise Agreement.
- 15) Consideration of Ordinance No. 20-011, 3rd & Final Reading: Riverton Municipal Code (RMC) Update for Riverton Regional Airport Name Change.
- 16) Bid Award: Police Vehicles.
- 17) Inberg-Miller Contract Amendment: Cowboy Lane.
- 18) Consideration of Real Estate Listing Contract Addendum.
- 19) Resolution No. 1424: Designation of Official Depositories.
- 20) Resolution No. 1425: Designation of Legal Newspaper.

Reports and Comments:

- 21) Council Committee Reports and Council Members’ Roundtable.
- 22) City Administrator’s Report.
- 23) Mayor’s Comments.

“Excellence in Service to the Rendezvous City”

- 24) Executive Session – If needed.
- 25) Adjourn.

RIVERTON CITY COUNCIL
Minutes of the
Regular Council Meeting
Held December 15, 2020
7:00 PM

The regular meeting of the Riverton City Council was held on the above date and time, duly convened by Mayor Richard P. Gard at 7:00 p.m. City Council Members present were Karla Borders, Tim Hancock, Mike Bailey, Rebecca Schatza, Kyle Larson and Cory Rota. Council Member Schatza led the pledge of allegiance; and Council Member Hancock conducted the invocation.

Roll call was conducted. Mayor Gard declared a quorum of the Council.

City Staff present: City Administrator Tony Tolstedt, Public Works Director Kyle Butterfield, Police Captain Wes Romero, Finance Director Mia Harris, Community Development Director Eric P. Carr, and Administrative Assistant/Deputy City Clerk Megan Sims.

Approval of the Agenda – Council Member Schatza moved, seconded by Council Member Rota to approve the agenda as presented. Motion passed unanimously.

Mayor Gard presented Terry Heard and Tyler Goff from the Riverton Volunteer Fire Department with a certificate of appreciation for their excellence service to the City. Mr. Heard and Mr. Goff volunteered their time with the Christmas tree lighting.

Communication from the Floor/Response to Citizen's Comments – None.

Consent Agenda – Deputy City Clerk/Administrative Assistant Megan Sims read the consent agenda items by title only: Approval of the Minutes – December 1, 2020 Regular Council Meeting; Approval of the Minutes – December 15, 2020 Finance Committee Meeting; Approval of the Finance Committee Recommendations – December 15, 2020 claims to be paid in the amount of \$877,743.16, Elan credit card in the amount of 3,445.59 and payroll & liabilities for 12/4/2020 in the amount of \$206,673.45 for a total of \$1,087,862.20; Approval of the Municipal Court Report for the month of November 2020; and Open Container Permit Application: **Freedom Liquors**, Riverton Holiday Festival, Freedom Liquors to Java Java, December 18, 2020, 5:00 pm – 7:00 pm. Council Member Schatza moved, seconded by Council Member Bailey to approve the consent agenda as presented. Motion passed unanimously.

Consideration of Ordinance No. 20-010, 2nd Reading: Wind River Internet (WRI) Franchise Agreement – Deputy City Clerk/Administrative Assistant Megan Sims read Ordinance No. 20-010 on second reading by title only. This ordinance establishes franchise agreements with Northern Tribal Industries d/b/a Wind River Internet (WRI). Council Member Larson moved, seconded by Council Member Schatza to adopt Ordinance No. 20-010 on second reading. Motion passed unanimously.

Consideration of Ordinance No. 20-011, 2nd Reading: Riverton Municipal Code (RMC) Update for Riverton Regional – Deputy City Clerk/Administrative Assistant Megan Sims read Ordinance No. 20-011 on second reading by title only. This ordinance changes all references in the Riverton Municipal Code from Riverton Regional Airport to Central Wyoming Regional Airport. Council Member Schatza moved, seconded by Council Member Bailey to adopt Ordinance No. 20-011 on second reading. Motion passed unanimously.

Wyoming Department of Health Wastewater Sampling Agreement Amendment – Public Works Director Kyle Butterfield presented Amendment #1 to the contract agreement between the City of Riverton and the Wyoming Department of Health for SARS-CoV2 monitoring and wastewater sampling. The amendment presented will increase the payment limit from \$28,000 to \$45,000 and remove the total payment limit for the sampling portion of the contract.

Council Member Rota moved, seconded by Council Member Schatza to approve amendment #1 to the contract with the Wyoming department of Health for wastewater sampling. Motion passed unanimously.

Inter-local Wastewater Testing Agreement – Public Works Director Kyle Butterfield presented an inter-local agreement to preform E-coli sampling for other municipalities within Fremont County. The City of Riverton currently preforms their own E-coli sampling and has the capabilities to expand their testing. The agreement does state that each municipality will pay the sum of \$45.00 per test to cover costs incurred by the City. Council Member Schatza moved, seconded by Council Member Rota to approve an inter-local agreement to conduct E-coli testing in wastewater samples. Motion passed unanimously.

Recognition of Outgoing Elected Officials – City Administrator Tony Tolstedt presented Councilman Tim Hancock and Councilwoman Rebecca Schatza with plaques that outlined their service to the City. Mr. Tolstedt expressed his appreciation and thanked each Council Member for their diligent efforts, commitment to the City, and their leadership skills that have attributed to the successes of the City.

Council Committee Reports & Council Members' Roundtable – Council Member Hancock expressed his gratitude and gratefulness for serving on City Council; Council Member Schatza commented on the Christmas tree lighting and thanked the RVFD for their assistance, and as well, expressed her gratitude and honor for serving on the Council; Council Member Bailey reported on the FORCC meeting he attended; Council Member Larson commented on the upcoming meeting with the Fremont County Solid Waste Disposal District meeting he will be attending; Council Member Rota commented on the Fremont County School District #25 Recreation Board Meeting; and all Council Members thanked Council Members Hancock and Schatza as well as expressing their pleasure of working with them.

City Administrator's Report – City Administrator Tony Tolstedt reported on the vacancies of City boards and committees; the upcoming EDGE Committee meeting; reported of the cancellation of the Airport Board meeting; commented on the damage to the ice skating rink which will now open the week of Christmas; and thanked City staff for their continued diligent work on their service to the City.

Mayor's Comments – Mayor Gard commented on the enplanements from December 1st through December 11th, thanking the public for their support of the Central Wyoming Regional Airport; commented on the total number of inmates at the Fremont County Detention Center; reported on the Riverton Ambassadors meeting; expressed his gratitude to the Police Department; reported on the Fremont County Emergency Management meetings he has attended; commented on the COVID-19 vaccine; reported on the closing of property on Cessna Dr; commented on the Governor's orders for the mask mandate; and briefed the Council of a FCSD #25 meeting he attended in regards to the Tonkin Stadium. Mayor Gard thanked Councilman Hancock and Councilwoman Schatza for their excellence in service to the City of Riverton.

Adjourn – There being no further business to come before the Council, Mayor Gard adjourned the Regular Council meeting at 8:01 p.m. There was no objection from the Council.

CITY OF RIVERTON, WYOMING

Richard P. Gard
Mayor

ATTEST:

Kristin S. Watson

City Clerk/Human Resource Director

Publication Date:

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Anthony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: Leadership Ballot – Council President & Vice President

Recommendation: That Council conducts a leadership ballot for the positions of Council President and Council Vice President.

Background: At the beginning of each year, the Council votes in a new President and Vice President. The Council President shall preside in the absence of the Mayor; and the Council Vice President shall preside in the absence of the Mayor and/or the Council President.

Discussion: Each member of the Council including the Mayor will be given a ballot to vote for the Council President. Ballots are collected by the Police Chief and the City Administrator; the ballots are counted and the new Council President will be announced. The same process will be followed in the selection of the Council Vice President. Typically, the Council President sits to the right of the Mayor and the Council Vice President sit to the left of the Mayor.

Alternatives: Council may make changes to the selection process, as deemed necessary.

Budget Impact: None.

Council Goals: N/A.

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Anthony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: City Council Committee Appointments

Recommendation: That Council approves the Council Committee Assignments by the Mayor.

Background: In January of each year, the Mayor appoints City Council Members to boards/committees. There are sixteen (16) committee assignments, with each Council Member serving on between two (2) and three (3). The following are the different committees (the boards listed in *italics* are City sponsored boards):

- *Airport Board*
- *Board of Appeals*
- Chamber of Commerce
- County Commissioners
- *EDGE Committee*
- *Finance* (3 members)
- FCSO#25 Rec Joint Powers Board (2 members)
- *FORCC – One Percent Committee*
- Fremont County Association of Governments (FCAG)
- Fremont County Solid Waste Disposal District (FCSWDD) Board
- Leadership Council – Volunteers of America
- *Engagement Committee*
- PAWS Board
- *Senior Center Endowment Board*
- Tribal Liaison
- WAM Region 4 – Currently occupied by a Lander representative

Discussion: Attached are the updated 2021 Council Committee Assignments as proposed by the Mayor. The following are a couple of items to consider:

- You are welcome to attend any of these board/committee meetings, even if you are not assigned to such board/committee. Please keep in mind that if there are four (4) or more Council Members in attendance at one particular meeting, it will be declared a quorum.
- The Senior Center Endowment Board is assigned to the Chairman of the Finance Committee, which will be elected at the next Finance Committee Meeting. The City's Finance Director also attends these board meetings.

Alternatives: Council may choose to modify the appointments as proposed.

Budget Impact: No budget impact is expected with the approval of the 2021 Council Committee Appointments.

Council Goals: N/A.

2021 City of Riverton Committee Assignments

revised 12/30/2020

Airport Board

Kyle Larson

Chamber of Commerce

Kristy Salisbury

Finance (3)

Cory Rota

Kristy Salisbury

Lindsey Cox

FORCC - One Percent Committee

Mike Bailey

Fremont County Solid Waste Board

Kyle Larson

Community Engagement Committee

Karla Borders

EDGE

Richard Gard

SR Center Endowment

Chairman of Finance Committee (Cory Rota)

County Commissioners

Richard Gard

FCSD #25 Rec Board (2)

Karla Borders

Cory Rota

Fremont County Association of Governments

Richard Gard

PAWS

Lindsey Cox

Tribal

Richard Gard

Mike Bailey

Committee Breakdown:

| | | |
|------------------|---|--------------|
| Richard Gard | 4 | 307-851-1627 |
| Kyle Larson | 2 | 307-267-7530 |
| Mike Bailey | 2 | 307-851-5171 |
| Cory Rota | 3 | 307-851-1289 |
| Karla Borders | 2 | 307-840-1473 |
| Kristy Salisbury | 2 | 307-851-7385 |
| Lindsey Cox | 2 | 307-851-5469 |

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Anthony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: Appointment & Salaries for Appointed Officials

Recommendation: That Council approves the appointment and respective salaries for the Municipal Judge, Alternate Judge, and City Attorney.

Background: Pursuant to statutory requirements, the governing body may make appointments annually to the following positions: Municipal Judge, Alternate Judge, and City Attorney. These appointments and the parameters of their compensation are denoted below.

Discussion: Municipal Judge Teresa McKee is an employee of the City at a salaried rate of \$3,881.19 per month. Additional compensation includes FICA withholding, Workers' Compensation, and Retirement.

Aaron Vincent, Alternate Judge, will bill the City at an hourly rate of \$100.

Rick Sollars, City Attorney, will bill the City at an hourly rate of \$125 for services rendered.

Alternatives: Do not appoint some or all of the above listed individuals.

Budget Impact: The budget impact resulting from the appointed officials generally fluctuates from approximately \$55,000 to \$70,000 per year.

Council Goals: N/A.

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Anthony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: Citizen Committee Appointments

Recommendation: That Council approves the Mayoral Citizen Committee Appointments.

Background: The City of Riverton currently has nine (9) committees that are made up of community members. Those committees include (*italics indicate vacancies or term expirations*):

- Airport Board (4 year term)
- *Construction Board of Appeals (4 year term)*
- *Community Engagement Committee (2 year term)*
- EDGE Committee (2 year term)
- FAST – Air Service Committee (indefinite term)
- *FORCC – One Percent Committee (4 year term)*
- Planning Commission (4 year term)
- *Rendezvous Balloon Committee (1 year term)*
- *Tree Board (4 year term)*

Discussion: The vacancies and/or term expirations were advertised for four (4) weeks with the following results:

Construction Board of Appeals (4 positions expiring)

Three current board members requested reappointment, and two letters of interest were received for the vacancy that was the result of Terry Betts not requesting reappointment. The proposed Mayoral Appointments are as follows:

- Garry Burnette (reappoint to 4 year term)
- John Detimore (reappoint to 4 year term)
- Gary Pfisterer (reappoint to 4 year term)
- Joe Reece (appoint to 4 year term)

Community Engagement Committee (9 positions expiring)

Four current committee members requested reappointment, and one letter of interest was received. The proposed Mayoral Appointments are as follows:

- Bethany Baldes (reappoint to 2 year term)
- Kayla Brown (reappoint to 2 year term)
- Mary Axthelm (reappoint to 2 year term)
- Rebecca Schatza (reappoint to 2 year term)
- Kristina Olson (appoint to 2 year term)

FORCC (9 positions expiring)

Six current board members requested reappointment, and five letters of interest were received for the remaining three vacancies. The proposed Mayoral Appointments are as follows:

- Art Dykman (reappoint to 4 year term)
- Garland Samuelson (reappoint to 4 year term)
- Garry Burnette (reappoint to 4 year term)
- Tom Johnson (reappoint to 4 year term)
- Robert Scheidemantel (reappoint to 4 year term)
- Doug Stanbury (appoint to 4 year term)
- Kate Martin (appoint to 4 year term)
- Rachel Phillips (appoint to 4 year term)
- Rick Gilpatrick (appoint to 4 year term)

Rendezvous Balloon Committee (8 expiring terms, 1 vacancy)

Eight current board members requested reappointment, and one letter of interest was received for the remaining one vacancy. The proposed Mayoral Appointments are as follows:

- Michelle Houser (reappoint to 1 year term)
- Patricia Newlin (reappoint to 1 year term)
- Gerri Boesch (reappoint to 1 year term)
- Ricky Hoffman (reappoint to 1 year term)
- Andy Samuelson (reappoint to 1 year term)
- Cary Fike (reappoint to 1 year term)
- Christopher Houser (reappoint to 1 year term)
- Carla Kelley (reappoint to 1 year term)
- Julie Buller (appoint to 1 year term)

Tree Board (1 expiring term, 1 vacancy)

One current board member requested reappointment. The proposed Mayoral Appointment is as follows:

- Josh Shroyer (reappoint to 4 year term)

The City will continue to seek interest for the committees that will still have vacancies (Community Engagement Committee & Tree Board).

Alternatives: Council may choose to modify the proposed citizen appointments.

Budget Impact: No budget impact is expected with the approval of the Citizen Committee Appointments.

Council Goals: N/A.

CITY COUNCIL ACTION MEMO

TO: His Honor the Mayor and Members of the City Council

FROM: Anthony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: Franchise Ordinance No. 20-010: Wind River Internet (WRI)

Recommendation: That Council approve Ordinance No. 20-010 on third & final reading, as presented.

Background: Franchise agreements represent an agreement between a municipality and a utility or business for the purposes of allowing the entity to operate within the rights of ways (ROW) within the City limits. In exchange for the ability to operate within said ROW, the utility or business seeking the agreement agrees to pay franchise fees associated with service provision taking place within the City limits. The franchise agreement rate is associated with the agreement is imposed on those items listed in Addendum A of the provided agreements.

The City recently employed a telecommunications attorney to refresh our existing franchise documents for consistency and compliance with both state and federal laws. The proposed agreement contains the same verbiage as the previous two (2) agreements recently approved by Council in an effort to not only move the item forward but also establish a consistent standard/form for future agreements.

Discussion: Staff has coordinated with Wind River Internet (WRI) in an effort to move the items forward. At this time, the WRI representative has agreed to the proposed language or consideration. The main notable departure from previous agreements is the term, which is denoted as five years that continues thereafter until a six (6) month notice of intent to terminate/renege is provided by either party. This was done to allow review, consideration, and appropriate modifications on a more regular basis. The same or similar term will likely be recommended on other future franchise agreements for the sake of consistency and equity.

The proposed verbiage, rates, and considerations are the same of those provided to both Contact Communications and Visionary Communications per the most recent franchise agreements for those companies. The sole change is the addition of a waiver of sovereign immunity as provided in Section 26. This language is the same as found in the current WRI franchise agreement.

Alternatives: Council may propose changes to the agreements, as they deem appropriate. However, as the agreement is largely identical to previous agreements, it is recommended that any change applied to one agreement be afforded or imposed on the other in an effort to promote equity within our ongoing franchise agreements.

Budget Impact: Each of the proposed agreements represent an initial payment to the City of Riverton of \$2,500.00. This is in addition to any monies collected via the proposed franchise rate.

Council Goals: Ultimate approval of the proposed Ordinances supports *Council Goal #5 Upgrade Technological Resources to Improve Service Delivery, Council Goal # 6: Promote Economic Development, and Council Goal #7: Maintain Fiscal Stability.*

PROPOSED ORDINANCE NO. 20-010

AN ORDINANCE GRANTING A NON-EXCLUSIVE FRANCHISE TO NORTHERN ARAPAHOE TRIBAL INDUSTRIES, D/B/A WIND RIVER INTERNET (WRI) WITHIN THE RIGHTS-OF-WAY OF THE CITY OF RIVERTON, WYOMING.

WHEREAS, Northern Arapahoe Tribal Industries D/B/A Wind River Internet (WRI), hereinafter “Company”, a corporation created and existing under the laws of the State of Wyoming, desires to construct, erect, renew, repair, maintain and operate in, upon, along, across, under and over the streets, alleys, and all other public rights-of-way within the City of Riverton (“City”) a system for the provision of telecommunication services; and,

WHEREAS, the City desires to grant to Company a non-exclusive Franchise to construct, erect, renew, repair, maintain, upgrade and operate in, upon, along, across, under and over the streets, alleys, and all other public rights-of-way within the corporate limits of the City, a system for transmission of telecommunications services, and to provide for compensation to the City for management of its rights-of-way.

NOW, THEREFORE, BE IT ORDAINED BY THE GOVERNING BODY OF THE CITY OF RIVERTON, STATE OF WYOMING:

Section 1. Non-exclusive Franchise.

That Company is hereby granted a non-exclusive Franchise (“Franchise”) to construct, erect, renew, repair, maintain, upgrade and operate a system for transmission of telecommunications services in, upon, along, across, under and over the streets, alleys, and all other public rights-of-way within the corporate limits of the City.

Section 2. Definitions.

For the purposes of this Ordinance, the following terms, phrases, words, and their derivations will have the meanings given herein. When not inconsistent with the context, words used in the present tense include the future, words in the plural include the singular, and words in the singular include the plural. All terms not otherwise defined herein are defined pursuant to 47 U.S.C. §153 (“Definitions”).

“City” means the City of Riverton.

“City Council” means the governing body of the City.

“Right-of-Way” means any highway, street, road, sidewalk, alley, or other public right-of-way or public utility easement under the jurisdiction and control of the City, which has been acquired, established, dedicated, or devoted to such purposes.

“Telecommunications System” or “System” means those Facilities necessary for Company to provide Telecommunications Service.

Section 3. Grant of Authority.

(a) This Ordinance grants permission and authority to Company, upon the terms and subject to the conditions of this non-exclusive Franchise, to construct, erect, renew, repair, maintain, upgrade and operate in, upon, along, across, under and over the streets, alleys and all other public rights-of-way of the City for a period of five (5) years from and after its acceptance by Company and thereafter until terminated by at least six (6) months prior written notice either by the City to the Company or by the Company to the City, a Telecommunications System, including but not limited to lines, poles, anchors, wires, cable, conduit, vaults, hand holds, laterals and other fixtures and equipment (the “Facilities”), and to use said System for the transmission of sound, signals, data, or other means of Telecommunications.

(b) Any rights, privileges, and authority granted to Company under this Franchise are subject to the rights of the police power of the City.

(c) Nothing in this Franchise excuses Company of its obligation to obtain use and development authorization and permits from the City before entering, occupying, or using rights-of-way to construct, install, operate, maintain, repair, or remove such Facilities.

(d) Nothing in this Franchise excuses Company of its obligation to comply with applicable codes, rules, regulations, and standards, subject to verification by the City of such compliance.

(e) Nothing in this Franchise shall be construed to limit taxing authority or other lawful authority to impose charges or fees, or to excuse Company of any obligation to pay lawfully imposed charges or fees.

(f) Nothing in this Franchise shall be construed to create a duty upon the City to be responsible for construction of Facilities or to modify rights-of-way to accommodate Company’s Facilities.

(g) Nothing in this Franchise shall be construed to create, expand, or extend any liability of the City to any third-party user of Company’s Facilities or to otherwise recognize or create third party beneficiaries to this Franchise.

Section 4. Location of Facilities.

(a) In the event the location of Company’s Facilities and the Telecommunications System, and the construction thereof, or any change or extension (or the removal thereof), shall necessitate the disturbance of any street, alley, or other public right-of-way, then such shall be subject to the approval of the City.

(b) The Company shall place on file with the City plans showing the location and character of each pole and each conduit to be erected or laid, and the number of ducts in each conduit and the location of manholes, handholes, vaults, or other openings to gain access to said conduit; and no portion of the Telecommunications System or associated Facilities shall be

erected, constructed, or laid upon, under or over any street, alley, or other public right-of-way, until a permit therefore has issued, subject to the approval of the City, which shall indicate the time, manner and place of laying, constructing or erecting the said Telecommunications System.

(c) In any instance (except as hereinafter expressly otherwise provided) where the City requires construction in the public right-of-way for purposes of repair, widening, repaving, regrading or any other relevant purpose where Company's Telecommunications System and associated Facilities are installed, the Company shall, as soon as commercially reasonable, upon written notice from the City, remove or relocate its Facilities to conform with the City's written notice. Any portion of public right-of-way disturbed by Company's removal or relocation of its Telecommunications System and associated Facilities, shall be restored by Company to the condition existing prior to Company's construction. Company shall, upon receipt of written notice from the City, for a period of twelve (12) months following Company's removal, relocation, and restoration of public rights-of-way subject to this sub-section, repair any damaged, uneven, or settled sections of right-of-way caused by Company's removal or relocation of its Facilities.

(d) In any instance where the City requests Company to move Company's Telecommunications System and associated Facilities due to a request of a third party, Company shall request such third party reimburse Company for its full cost of such relocation and Company shall not be required to relocate its Telecommunications System and associated Facilities until Company receives an executed reimbursement agreement from such third party. City shall not be required to compel such agreement.

(e) Company may place its Facilities underground or above ground subject to the approval of the City, and provided that Company must place its Facilities in a manner that is non-discriminatory to other Telecommunications Service providers. Subject to the terms and conditions of this Franchise and the City Code, Company may place optical cable, optical cable housing, and splicing connections on existing utility poles as overhead Facilities, if approved by the owner of the utility poles and if approved by the City.

(f) Company's Facilities shall not interfere with the use of rights-of-way or City property by the City, the general public, or other persons authorized to enter, occupy, or use rights-of-way or City property. Whenever new Facilities will exhaust the capacity of a right-of-way to reasonably accommodate future users or Facilities, the Company shall provide nondiscriminatory access to its conduit to future users and Facilities subject to the approval of the Company and third-party users. However, Company shall not permit installations by others in its conduit in the City without written approval of the City, which approval shall not be in lieu of a franchise or other requirements of the City and shall not abrogate Company's responsibility for compliance with this Franchise by third party users of the Telecommunications System.

(g) Upon receipt of reasonable notice by the City, Company shall relocate its Facilities at its expense at the request of the City in the event of an unforeseen emergency that creates an immediate threat to the public safety, health or welfare.

Section 5. Poles, Conduit, Structures, and Property Owned by Others.

Company shall obtain written approval from the owners of utility poles, conduit, structures, and property not owned by Company, prior to attaching to or otherwise using such poles, conduit, structures or property, and shall provide proof of such approval to the City. The installation of Facilities by Company on the poles, structures, or property owned by others shall be subject to and limited by the owner's authority to enter, occupy, and use rights-of-way. In the event that the authority of the owner of poles, structures, or property to enter, occupy, and use the rights-of-way either expires, terminates, or is cancelled, the authority of Company to construct, install, operate, maintain, and repair Company's Facilities at such locations may be immediately cancelled at the sole option of the City. The City shall not be liable for the costs of removal of Facilities arising from expiration, termination, or cancellation of any pole owner's authority to enter, occupy, or use rights-of-way for any reason whatsoever. However, the City shall seek alternative placement of said Facilities, while working with the Company, so that the Company can maintain its service to the citizens.

Section 6. Construction and Installation Requirements.

(a) The technical performance of the Facilities must meet or exceed all applicable industry standards.

(b) All Facilities shall be installed in accordance with the best engineering, quality, and construction practices and standards of the telecommunications industry.

(c) All Facilities shall be constructed and installed in such manner and at such points so as not to inconvenience the City or public use of the rights-of-way or to adversely affect the public health, safety or welfare and in conformity with plans approved by the City.

(d) Company's installations and operations shall conform to all federal, state, local, and industry codes, rules, regulations, standards and laws. Company must cease work immediately, if the City reasonably determines that Company is not in compliance with such codes, rules, regulations, standards or laws and may not begin or resume work until the City determines that Company is in compliance. The City shall not be liable for any costs arising out of delays occurring as a result of such work stoppage.

(e) Company shall have the sole responsibility for obtaining, at its own cost and expense, all permits, licenses, or other forms of approval or authorization necessary to construct, operate, maintain or repair or expand the System, and to construct, maintain and repair any part thereof, including right-of-way use permits.

(f) Any tree trimming shall be in accordance with all of the provisions of the City Code.

(g) Neither approval of plans by the City nor any action or inaction by the City shall relieve Company of any duty, obligation, or responsibility for the design, construction, and installation of its Facilities. Company is solely responsible for the supervision, condition, and quality of the work done, whether it is performed by itself or by its contractors, subcontractors or agents.

(h) Except as to emergency repairs, Company shall, prior to excavating within any street, alley or other public place and installing any conduit, overhead cable or equipment therein, file with the City plans and specifications thereof showing the work to be done, the location and nature of the installation to be made, repaired or maintained, and a schedule showing the times of beginning and completion and shall secure a permit from the City before proceeding with any such work. The Company shall conform to all requirements of the City Code and regulations adopted pursuant thereto, as such requirements and regulations currently exist or may be amended. Upon completion of the work, Company shall provide the City with as-built maps compatible with City software showing the final location of the Facilities.

(i) All construction and maintenance work as provided herein shall be performed in conformity with the plans and specifications filed with the City and with the permit or permits issued.

(j) In the event of an emergency requiring immediate action by Company for the protection of the Facilities, City property, or other persons or property, Company may proceed without first obtaining the normally required permits. In such event Company must: (1) take all necessary and prudent steps to protect, support, and keep safe from harm the Facilities or any part thereof, City property, or other persons or property and to protect the public health, safety, and welfare; and (2) as soon as possible thereafter, must obtain the required permits and comply with any mitigation requirements or other conditions in the permit.

(k) Whenever necessary, after construction or maintenance of any of Company's Facilities within the right-of-way, the Company shall, without delay and at Company's sole expense, remove all debris and restore the surface disturbed by Company as nearly as possible to as good or better condition as it was in before the work began. Such restoration shall be done in a manner consistent with applicable codes and laws and to the City's satisfaction and specifications.

(l) Company shall provide the City with GIS level maps showing the size and location of the Facilities within the City in a format acceptable to the City, subject to the City's agreement to maintain the confidentiality of such information to the extent allowed by law. The City agrees that it will comply with applicable state law regarding public disclosure of Company's maps and information and will withhold such disclosure from any third party to the extent allowed by law. Any map or information furnished to the City pursuant to this Franchise shall remain the Company's proprietary information for all purposes to the extent allowed by law. Company shall provide locates to mark its Facilities at no cost to the City.

(m) Company shall be solely and completely responsible for workplace safety and safe working practices on its job sites within the City, including safety of all persons and property during the performance of any work.

(n) Company shall restore the right-of-way to pre-construction condition. Company agrees to pay all costs and expenditures required on rights-of-way as a result of settling, subsidence, or any other need for repairs or maintenance resulting from excavations made by Company. Favorable weather conditions permitting, Company agrees to commence repairing the

rights-of-way as a result of settling, subsidence, or other needed repairs or maintenance resulting from excavations made by the Company within five (5) business days of its receipt of notice. If Company fails to undertake such repairs as herein provided, the City may perform the repairs at Company's expense.

Section 7. Coordination of Construction and Installation Activities and Other Work.

(a) Company shall coordinate its construction and installation activities and other work with the City and other users of the rights-of-way as determined by the City.

(b) Company shall conduct its construction and installation activities at all times so as to avoid conflicts with the facilities of other users, occupants, utilities, franchisees, or permittees of the rights-of-way.

Section 8. Safety and Maintenance Requirements.

(a) All work authorized and required under this Franchise shall be performed in a safe, thorough, and workmanlike manner.

(b) Company, in accordance with applicable federal, state, and local safety requirements, shall at all times employ necessary care and shall use commonly accepted methods and devices for preventing failures and accidents that are likely to cause damage, injury, or nuisance to occur. All Facilities, wherever situated or located, shall at all times be kept in a good, safe, and suitable condition. If the City finds that Company is responsible for a violation of a safety code or other applicable regulation, upon Company's receipt of written notice, the City may, after discussion with Company, establish in writing a commercially reasonable time for Company to make necessary repairs. If the repairs are not made within the established written time frame, the City may make the repairs itself at the cost of the Company or have them made at the cost of Company.

(c) If Company fails to timely commence, pursue, or complete any work as required by law, permit, or this Franchise, the City may at its discretion cause the work to be done. Company shall pay to the City the reasonable and documented actual costs of the work in an itemized invoice provided by the City to Company within 30 days after receipt of such invoice.

(d) The City reserves the right to install, and permit to be installed, sewer, electric, phone, gas, water and other pipelines, cables, conduits and related appurtenances and to do, or permit to be done, any underground or overhead work in, across, along, over or under a right-of-way or other public place occupied by Company. The City also reserves the right to construct new streets and public utilities and to alter the design of existing streets and public utilities. In performing such work, the City shall not be liable to Company for any damage except to the extent of the City's negligence, but nothing herein shall relieve any other person or entity from the responsibility for damages to Company's Facilities. The City will use its best efforts to provide Company with reasonable advance notice of plans by other persons to open the rights-of-way.

(e) On notice from the City that any work is being performed contrary to the provisions herein, or in an unsafe or dangerous manner, or in violation of the terms of any applicable permit, laws, regulations, ordinances or standards, the City may issue a stop work order and Company shall stop the work immediately. The City shall issue a stop work order in writing, unless given verbally in the case of an emergency, and provide the order to the individual doing the work or post it on the work site. A copy of the order shall be sent to Company, and the order shall indicate the nature of the alleged violation or unsafe condition and the conditions under which Company may resume work.

Section 9. Removal of Unauthorized Facilities.

Within thirty (30) days following written notice from the City, Company shall, at its expense, remove unauthorized Facilities and restore the rights-of-way and other property to as good a condition as existed prior to construction or installation of its Facilities. Any plan for removal of said Facilities must be approved by the City prior to such work.

Section 10. Abandonment of Facilities.

The City may in its sole discretion allow Company to abandon its Facilities in place, provided that no Facilities may be abandoned in place without the express written consent of the City. Upon abandonment in place of Facilities, the Facilities shall become property of the City, and Company shall submit to the City an instrument in writing, to be approved by the City, transferring to the City the ownership of such Facilities. The failure of Company to submit an instrument shall not prevent, delay, or impair transfer of ownership to the City.

Section 11. Restoration of Rights-of-Way and Other Property.

(a) When Company, or any person acting on its behalf, does any work in or affecting any right-of-way or other property, it shall, at its own expense, promptly remove any obstructions therefrom and restore, at Company's cost, such right-of-way and property to as good a condition as existed before the work was undertaken.

(b) If weather or other conditions do not permit the complete restoration required by this section, the Company shall temporarily restore the affected rights-of-way or property. Such temporary restoration shall be at the Company's cost, and Company shall promptly undertake and complete the required permanent restoration, when the weather or other conditions no longer prevent such permanent restoration.

(c) All restoration work is subject to inspection and final approval by the City. The affected rights-of-way and property shall be restored to a comparable condition by the Company. If restoration is not made to the satisfaction of the City within the established timeframe, the City may make the restoration itself at the cost of Company or have it made at the cost of Company.

Section 12. Compensation.

(a) Federal law confirms the authority of a State or local government to manage the public rights-of-way and to require fair and reasonable compensation from telecommunications providers, on a competitively neutral and nondiscriminatory basis, for use of public rights-of-way on a nondiscriminatory basis, if the compensation required is publicly disclosed by such government (see 47 U.S.C. §253(c)). Therefore, as consideration for costs incurred by the City for managing the public rights-of-way occasioned by Company's use and occupancy of public rights-of-way for the provision of Telecommunications Services, Company shall pay to the City the sum of two thousand five hundred dollars (\$2,500) upon Company's acceptance of this Franchise, and five percent (5%) of its local exchange access service's annual Gross Revenues (as defined in Appendix A hereto) commencing on the effective date of this Franchise (or a higher percentage of annual gross revenues if agreed to in writing between the City and telecommunications provider after the effective date of this Franchise) derived from the operation of its Telecommunications System and Facilities in the City. Company's initial payment shall be due within thirty (30) days after final approval of this Franchise by the City Council. Subsequent payments shall be due within thirty (30) days after the anniversary date of final approval and acceptance hereof. Company and the City mutually acknowledge the foregoing sums to be fair and reasonable compensation for management of Company's use and occupancy of the public rights-of-way.

(b) If Company, with the consent of the City Council, should allow others to utilize its Facilities located within the City, Company shall pay to the City five percent (5%) of the revenue generated by allowing others use of the Facilities where said use is not for the purposes of service delivery within the City. Company also agrees that the use of Facilities by others to provide services within the City shall only be allowed when those others have executed a franchise agreement with the City.

Section 13. Compliance with Existing Law.

This Franchise is contingent for its existence and continuance upon Company's continued compliance with all relevant state and federal statutes and regulations, including rules and regulations promulgated by the Wyoming Public Service Commission.

Section 14. Indemnification.

(a) The Company shall, at its own expense, defend, indemnify, save and hold harmless the City from any and all claims, actions, causes of action, suits, liabilities, damages, judgments, settlements, costs and expenses of every kind, including attorneys' fees and expenses, which may arise or result by reason of or in consequence of the acts, omissions or negligence of the Company, its employees or agents.

(b) The Company hereby expressly waives and releases any and all claims which it now has or may hereafter acquire against the City arising from or growing out of any damages to the property of the Company resulting from any act or omission of the City, its agents and employees, occurring prior to, on and after the date of the passage and acceptance of this Franchise.

Section 15. Insurance.

(a) Company shall obtain and maintain, at its cost, worker's compensation insurance in accordance with State law requirements and the following liability insurance policies insuring Company and, including as additional insureds as their interest may appear under this Franchise, the City, the City's elected officials, employees and agents, against claims for injuries to persons or damages to property, which may arise from or in connection with the exercise of the rights, privileges, and authority granted to Company:

1. Commercial General Liability Insurance, written on an occurrence basis, with limits not less than \$1,000,000 per occurrence for bodily injury (including death) and for damage to property.

2. Commercial Automobile Liability Insurance for owned, non-owned and hired vehicles with a combined single limit of \$1,000,000 for each accident for bodily injury and property damage.

3. Umbrella Insurance in the amount of \$1,000,000.

(b) The liability insurance policies required by this section shall be maintained by Company throughout the term of this Franchise, such other periods of time during which Company's Facilities occupy rights-of-way, and while Company is engaged in the removal of its Facilities. Company shall provide an insurance certificate, together with a blanket additional insured endorsement evidencing the City, and its elected officials, employees and agents as additional insureds as their interest may appear under this Franchise, to the City prior to the commencement of any construction or installation of any Facilities pursuant to this Franchise or other work in the right-of-way. Payment of deductibles and self-insured retentions shall be the sole responsibility of Company. Company's insurance shall be primary insurance with respect to the City, its elected officials, employees and agents. Any insurance maintained by the City shall be in excess of the Company's insurance and shall not contribute to it.

(c) Within thirty (30) days of the renewal of any insurance required hereunder, Company shall provide the City with a certificate of insurance evidencing renewal.

Section 17. Additional Ducts and Conduits.

Whenever Company is constructing, relocating, or placing conduits in the right-of-way and whenever the City has made a request for ducts or conduits in advance of such installation, Company shall construct and install ducts and conduits when and where requested by the City and related structures necessary to access the ducts and conduits, subject to the separate mutual written agreement of the parties to include charges paid by the City for Company's incremental costs. The conduits and ducts shall remain the property of the Company unless the City requests the installation of separate conduit to be paid for and owned by the City. Such Company ducts and conduits shall be readily accessible and available for use as delineated in that certain separate mutual written agreement of the parties.

Section 18. Records.

(a) The City will have access to, and the limited right to inspect only those documents and records of Company reasonably related to the City's management of its rights-of-way related to this Franchise and the payment of compensation by the Company to the City.

(b) If the requested documents and records are too voluminous or for security reasons cannot be copied or removed, then Company may request, in writing within ten (10) days of the City's request, that the City inspect them at Company's local office. If any documents or records of Company are not kept in a local office or are not made available in copies to the City, and if the City determines that an examination of such documents or records is necessary to its management of the rights-of-way subject to this Franchise, then reasonable travel and related costs and expenses incurred in making such examination shall be paid by Company.

Section 19. Default.

In the event that the Company shall default in the observance or performance of any one or more of the agreements, duties or obligations imposed upon it by any of the provisions or conditions of this Franchise, and if any such default or defaults shall continue for a period of thirty (30) days (exclusive of all times during which the Company may be delayed or interfered with by unavoidable accidents, acts of God, labor strikes, or the orders or judgment of any commission or court entered in any suit or proceeding) after written notice thereof to the Company from the City is received by Company, stating the alleged default on the part of the Company, then and in each and every such case, the City, in addition to all other rights and remedies allowed by law, shall be entitled to terminate the grant made to the Company in and by this Ordinance and Franchise, and all rights and privileges of the Company under this Franchise shall thereupon be at an end.

Section 20. Notices.

Any notice required or permitted to be given to the parties under this Franchise may be sent to the following addresses unless otherwise specified:

City:

City of Riverton

816 N. Federal Boulevard
Riverton, WY 82501
Attn: City Administrator

Company:

Attn: ROW Manager

Section 21. Miscellaneous.

(a) Non-Waiver. The failure of either party to this Franchise to exercise any rights or remedies under this Franchise or to insist upon compliance with any terms or conditions of this Franchise shall not be a waiver of any such rights, remedies, terms or conditions of this Franchise by the party and shall not prevent the party from demanding compliance with such terms or conditions at any future time or pursuing its rights or remedies.

(b) Governing Law. This Franchise will be governed by federal law, the laws of the State of Wyoming, and local law.

(c) Descriptive Headings. The headings of the sections and subsections of this Franchise are for reference purposes only and do not affect the meaning or interpretation of the text herein.

(d) Costs and Attorneys' Fees. If any action or suit arises in connection with this Franchise, the substantially prevailing party will be entitled to recover all of its costs and attorneys' fees, as well as costs and attorneys' fees on appeal, in addition to such other relief as the court may deem proper.

(e) No Joint Venture. Nothing herein will be deemed to create a joint venture or principal-agent relationship between the parties, and neither party is authorized to, nor shall either party, act toward third persons or the public in any manner that would indicate any such relationship with the other.

(f) Actions of the City or Company. In performing their respective obligations under this Franchise, the City and Company will act in a reasonable, expeditious, and timely manner.

(g) Time Is of the Essence. Whenever this Franchise sets forth a time for any act to be performed by Company, such time shall be deemed to be of the essence, and any failure of Company to perform within the allotted time may be considered a breach of this Franchise and sufficient grounds for the City to invoke any relevant remedy.

(h) Counterparts. This Franchise may be executed in one or more counterparts, all of which together shall constitute one original.

(i) Severability. If any section, sentence, clause or phrase of this Franchise is for any reason declared to be illegal, invalid, unconstitutional or void by a court of competent jurisdiction, all other provisions hereof shall be and remain in full force and effect.

(j) Entire Agreement. This Franchise represents the entire understanding and agreement between the parties with respect to the subject matter hereof and supersedes all prior oral and written negotiations between the parties.

(k) Modification. The parties may alter, amend or modify the terms and provisions of this Franchise upon written agreement of both parties to such alteration, amendment or modification.

(l) No Third Party Beneficiaries. This Franchise is entered into by the parties for their sole benefit, and is not intended to be for the benefit of any third party.

Section 22. Effective Date.

This Ordinance shall take effect from and after its adoption and publication as required by law and the ordinances of the City of Riverton.

Section 23. Prohibition on Assignment.

This Franchise and the rights and privileges granted hereunder cannot be assigned by the Company without the prior written consent of the City. That consent can be withheld, in the sole discretion of the City, for any reason. Any purported assignment in violation of this Franchise is void and ineffective.

Section 24. Retention of Governmental Immunity.

By entering into this Franchise, the City does not waive its Governmental Immunity, as provided by any applicable law including W.S. Section 1-39-101 et seq. Further, the City fully retains all immunities and defenses provided by law with regard to any action, whether in tort, contract or any other theory of law based on this Franchise.

Section 25. Repeal.

All ordinances or parts of ordinances in conflict with this Franchise are hereby repealed to the extent of such conflict.

Section 26. Waiver of Sovereign Immunity.

Northern Arapaho Tribal Industries (NATI) is a for-profit corporate charter corporation of the Northern Arapaho Tribe and is wholly owned by said tribe. Northern Arapaho Tribal Industries, its officer and directors, and the Northern Arapaho Tribe, hereby specifically and unequivocally waives its sovereign immunity from suit, either in tort or in contract and hereby consent to being named as a party to any litigation between itself and the City of Riverton pertaining to the

obligations of NATI under this contract, and further waives it sovereign immunity from suit between itself and any customer it may serve within the Riverton City limits. NATI, its officers and directors and the Northern Arapaho Tribe hereby waive any defenses to suit that they may have based upon the theory of sovereign immunity. This waiver is given pursuant to the authority granted in Section 5.3 (l) of the charter issued to NATI by the Northern Arapaho Tribe and NATI hereby agrees to pass a resolution waiving sovereign immunity as provided herein and as required by such section of the charter.

PASSED ON FIRST READING December 1, 2020

PASSED ON SECOND READING December 15, 2020

PASSED ON THIRD READING _____

PASSED, APPROVED and ADOPTED this ____ day of _____, 2021.

CITY OF RIVERTON, WYOMING:

Richard P. Gard, Mayor

Attest:

Kristin S. Watson
City Clerk/Human Resource Director

ACCEPTED AND APPROVED this ____ day of _____, 2021.

NORTHERN ARAPAHOE TRIBAL INDUSTRIES d/b/a WIND RIVER INTERNET (WRI)

Title: _____

ATTESTATION

I, Kristin S. Watson, Clerk of the City of Riverton, attest that Ordinance No. 20-010 was passed, approved, and adopted by the Governing Body of the City of Riverton on the _____ day of _____, 2021. I further certify that the above proclamation ran at least once in the Riverton Ranger, a newspaper of general circulation within Riverton, Wyoming, the effective date of publication, and therefore the effective date of enactment being _____.

Kristin S. Watson
City Clerk/Human Resource Director

APPENDIX A

LISTING OF SERVICE CATEGORIES INCLUDED IN "GROSS REVENUE" FOR CALCULATION OF FRANCHISE FEES

Business Local Access—including Flat Rate, Multiparty, and Extended Area Service

Business Measured Usage Local Access Service

Flat Usage Local Access Trunks

Low Income Telephone Assistance Program Local Access

Measured Rate Local Access Trunk Usage

Message Rate Local Access Trunk Usage

Public Access Line (PAL) Service

Residential Local Access—including Flat Rate, Multiparty, and Extended Area Service

Residential Measured Usage

Session Initiated Protocol Trunking

Hosted Voice Services

THE FOLLOWING IS A NON-EXCLUSIVE LISTING OF CATEGORIES OF REVENUE NOT REPRESENTING THE RETAIL SALE OF LOCAL ACCESS SERVICES AND THEREFORE EXCLUDED FROM THE DEFINITION OF "GROSS REVENUES" AND, THEREFORE, ARE NOT INCLUDED IN THE CALCULATION OF ANY FEE DUE TO THE CITY:

Proceeds from the sale of bonds, mortgages, or other evidences of indebtedness, securities or stocks

Bad debt write-offs and customer credits

Revenue from directory advertising

Any amounts collected from customers that are to be remitted to a federal or state agency as part of a Universal Service Fund or other government program, including, but not limited to, support for the hearing impaired

Any amounts collected for taxes, fees, or surcharges and paid to the federal, state or local governments

Revenues from internet access

Revenues from digital or other electronic content, such as computer software, music and video downloads


Revenues from equipment sales, rentals, installation and maintenance

Revenues from any carrier purchased for resale

Revenues from private line services not for switched local access service

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Kyle J. Butterfield, Public Works Director 

THROUGH: Tony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: Ordinance 20-011 – Updating References to Airport

Recommendation: The City Council adopts on third & final reading Ordinance No. 20-011 to change all references of Riverton Regional Airport, Riverton Municipal Airport, and Riverton Airport to Central Wyoming Regional Airport in Riverton Municipal Code (RMC).

Background: The Riverton City Council changed the name of Riverton Regional Airport to Central Wyoming Regional Airport by adopting Resolution 1421 on August 18, 2020.

Discussion: Ordinance 20-011 repeals out of date references to Riverton Regional Airport, Riverton Municipal Airport, and Riverton Airport in RMC and replaces them with Central Wyoming Regional Airport. Specifically the ordinance addresses the following:

- Change all references of “Riverton Regional Airport” to “Central Wyoming Regional Airport” in sections: 2.04.020 Mayor’s jurisdiction; 2.54.040 Duties generally; and 13.24.060 Aviation fuel delivery to unauthorized persons prohibited.
- Change all references of “Riverton Municipal Airport” to “Central Wyoming Regional Airport” in sections: 13.24.010 Airport defined; 13.24.020 Designation and dedication; 15.28.020 Permitted as conditional use at certain locations; 18.04.010 Short title; 18.04.020 Definitions; and 18.04.030 Airport zones.
- Change all references of “Riverton Airport” to “Central Wyoming Regional Airport” in chapter: 17.16.020 integrated noise contours.

Budget Impact: Outside of codification costs, there is not an anticipated budget impact.

ENROLLED ORDINANCE NO. 20-011

AN ORDINANCE PERTAINING TO ALL “RIVERTON REGIONAL AIRPORT”, “RIVERTON MUNICIPAL AIRPORT”, AND “RIVERTON AIRPORT” REFERENCES THROUGHOUT THE RIVERTON MUNICIPAL CODE; AND REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT THEREWITH AND PROVIDING FOR AN EFFECTIVE DATE.

BE IT ORDAINED BY THE GOVERNING BODY OF THE CITY OF RIVERTON, FREMONT COUNTY, WYOMING:

- Section 1.** **Change all references of “Riverton Regional Airport” to “Central Wyoming Regional Airport” in sections:** 2.04.020 Mayor’s jurisdiction; 2.54.040 Duties generally; and 13.24.060 Aviation fuel delivery to unauthorized persons prohibited.
- Section 2.** **Change all references of “Riverton Municipal Airport” to “Central Wyoming Regional Airport” in sections:** 13.24.010 Airport defined; 13.24.020 Designation and dedication; 15.28.020 Permitted as conditional use at certain locations; 18.04.010 Short title; 18.04.020 Definitions; and 18.04.030 Airport zones.
- Section 3.** **Change all references of “Riverton Airport” to “Central Wyoming Regional Airport” in chapter:** 17.16.020 integrated noise contours.
- Section 4.** All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.
- Section 5.** This ordinance shall take effect from and after its adoption and publication as required by law and the ordinances of the City of Riverton.

| | |
|--------------------------|--------------------------|
| PASSED ON FIRST READING | <u>December 1, 2020</u> |
| PASSED ON SECOND READING | <u>December 15, 2020</u> |
| PASSED ON THIRD READING | _____ |

PASSED, APPROVED AND ADOPTED this 5th day of January 2021.

CITY OF RIVERTON, WYOMING

By: _____
Richard P. Gard

Mayor

ATTEST:

Kristin S. Watson
City Clerk/Human Resource Director

ATTESTATION

I, Kristin S. Watson, City Clerk of the City of Riverton, attest that Ordinance #20-011 was passed, approved, and adopted by the Governing Body of the City of Riverton on the 5th day of January 2021. I further certify that the above ordinance ran at least once in the Riverton Ranger, a newspaper of general circulation within Riverton, Wyoming, the effective date of publication, and therefore the effective date of enactment being _____.

Kristin S. Watson
City Clerk/Human Resource Director

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Brian Eggleston, Operations Division Manager

THROUGH: Anthony Tolstedt, City Administrator

DATE: January 5, 2021

SUBJECT: Cooperative “Piggyback” Purchase of Two (2) Police Vehicles

Recommendation: The Riverton City Council approves the purchase of two (2) 2021 Chevrolet Tahoe Police Package vehicles from Fremont Chevrolet, GMC, and Buick, in the amount of \$74,402.00, after the Carpeting, rear seat and Lane Departure options were deleted.

Background: During the preparation and adoption of the 2020-2021 budget, the Riverton City Council authorized the purchase of one (1) police vehicle, at the request of the police department. The Riverton City Council budgeted \$51,000.00 for the total project, which included procurement of the vehicle, and the purchase and installation of the required law enforcement equipment. In early December of 2020, the police department suffered the loss of a 2014 Ford Expedition patrol vehicle, with approximately 102000 miles, to an engine failure. With the high mileage on that vehicle, and the extreme hard use on police vehicles, I do not recommend replacing the motor, but to replace the vehicle instead. As this loss was unanticipated, it was not addressed in the 2020-2021 budget. An additional \$51,000.00 would need to be authorized to complete this project.

Discussion: Wyoming State Statute requires that the purchase of any vehicle be competitively bid. The only exception to that requirement is the Governmental Entities Cooperative Purchasing clause. This allows State Agencies and/or political subdivisions within the State of Wyoming the ability to purchase vehicles based off a competitive bid from another government entity.

In the case of the police vehicle, the Wyoming Department of Transportation began soliciting bids for ten (10) 2021 Chevrolet Tahoe, Police Package vehicles for the Wyoming Highway Patrol in October of 2020. The bid was awarded during the December 17, 2020, Wyoming Transportation Commission meeting to Fremont Chevrolet, GMC, and Buick of Riverton, Wyoming. The following is the breakdown of that competitive bid:

| VENDOR | TOTAL BID | UNIT PRICE |
|------------------------|-----------------------|-------------|
| Fremont Chevrolet | \$380,470.00 | \$38,407.00 |
| Fremont Chevrolet | After Options Removal | \$37,201.00 |
| Bob Ruwart Motors Inc. | \$394,910.00 | \$39,491.00 |

Staff proposes the City of Riverton utilize the Governmental Entities Cooperative Purchasing clause in order to procure two (2) police vehicles.

Budget Impact: \$51,000.00 is budgeted for the purchase of a police vehicle. This budget includes the procurement of the vehicle and the addition of all necessary law enforcement equipment. The vehicle purchase will total \$37,201.00. The cost of up-fitting (law enforcement equipment) is estimated to be \$11,108.50.50 minus decaling. That would bring the total to \$48,309.50. This will leave a remainder of \$2,690.00 to cover the cost of decaling the vehicle, and incidental expenses related to the installing of the law enforcement equipment. If the replacement of the second police unit is authorized, an additional \$51,000.00 would need to be allocated which would bring the total impact to \$102,000.00 for the project.

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Kyle J. Butterfield, Public Works Director

THROUGH: Anthony Tolstedt, City Administrator

DATE: January 5, 2021

SUBJECT: IME Amendment No. 58 – Cowboy Lane Design

Recommendation: The City Council approves Amendment 58 to the Master Service Agreement between the City of Riverton and Inberg-Miller Engineers (IME) and gives signatory authority to the Public Works Director.

Background: Water quality issues for tribal housing near Cowboy Lane was brought to the attention of the city in 2012. At that time, the city was working to secure tribal easements for the multi-phase Riverton Water Supply project. Consequently, the city proposed that in consideration of the desired easements, it would install a water line and provide service connections to the tribal housing near Cowboy Lane. The Shoshone and Arapaho Joint Business Council passed a motion accepting this proposal on September 12, 2012. The Bureau of Indian Affairs (BIA) finalized the easements for Cowboy Lane and the Riverton Water Supply Project on May 17, 2017.

Discussion: IME was contracted by the city to produce preliminary plans and cost estimates for the Cowboy Lane water line improvements in 2012. They were again hired in 2016 to draft easement and environmental documents for the BIA. Amendment 58 proposes to finalize utility designs, construction estimates, and prepare bidding documents. Fees for the amendment have been negotiated between IME and city staff. They total \$23,750 and include project management, utility design, specifications, permitting, contract documents, construction cost estimate, and bidding services.

Budget Impact: Costs related to this contract will be paid from the Water Enterprise Fund and will likely be incurred in both FY21 and FY22. The FY21 budget currently does not include a line item addressing Cowboy Lane. Costs incurred this fiscal year will need to be amended into the budget and drawn from the enterprise fund's unassigned cash. Cost incurred next fiscal year will be considered during the budgeting process. Staff anticipates ~\$19,000 of the proposed fee will be incurred this fiscal year.



INBERG-MILLER ENGINEERS

Casper | Cheyenne | Douglas | Gillette | Green River | Riverton

December 3, 2020

16458-RE

**6 PDF PAGES EMAILED: KBUTTERFIELD@RIVERTONWY.GOV
THIS CONSTITUTES THE ORIGINAL**

Kyle Butterfield
City of Riverton
816 N. Federal Blvd
Riverton, WY 82501

RE: AMENDMENT NO. 58 TO OUR
AUGUST 26, 2005 MASTER SERVICE AGREEMENT
FOR ENGINEERING SERVICES
COWBOY LANE WATERLINE PROJECT
RIVERTON, WYOMING

Dear Mr. Butterfield:

The purpose of this Amendment is to amend Appendix A of our Service Agreement dated August 26, 2005.

APPENDIX A

PROJECT DESCRIPTION

A new waterline is proposed to deliver water from an existing 24" transmission main to the Tribal Housing Development north of Cooper Road and west of Cowboy Lane. Another waterline is proposed to deliver water from the same 24" transmission main to the intersection of Cooper Road and the northeast end of Quiver Lane. Inberg-Miller Engineers (IME) completed a preliminary design and cost estimate for the waterlines in 2012, an easement figure in 2016, and a NEPA Environmental Assessment in 2016. The project has been on hold since that time. An opportunity to fund the remainder of the project has been identified and the project is being advanced from preliminary design to construction.

SCOPE OF SERVICES

Our scope includes design and bidding services. Specifically, our scope **includes** the following:

Project Management

The Project Team will staff and manage this project to provide the City with final plans and contract and construction documents. This task includes the following elements:

- Manage engineers and technicians to accomplish the required work effort
- Monitor budget and schedule
- Prepare monthly invoices and project status reports as requested
- Coordinate all communication between the City and the Project Team staff
- Conduct a kickoff meeting and a final design review meeting



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Utility Design

The preliminary waterline design will be used to create a set of final construction drawings. It is anticipated that any comments on the preliminary design will be received from the City and discussed at the kickoff meeting before final design begins.

Because the new water tank on airport hill has been constructed since the preliminary design was completed, we will need to use record information to verify original design assumptions and modify them if necessary.

For this proposal, it has been assumed that pressure reducing valving is not needed for the extension.

Specifications

IME will prepare construction specifications using Wyoming Public Works Standard Specifications and the City of Riverton's modifications as a basis. We will provide edits and additional specifications if necessary.

Permitting

IME will perform the work necessary to obtain a WDEQ Chapter 3 Permit to Construct.

It is assumed the Contractor will be required to obtain the necessary SWPPP permit.

Contract Documents

IME will prepare bidding and contract documents using standard Engineers Joint Contract Documents Committee (EJCDC) construction documents. The EJCDC documents regarding the Contractor's bonding and insurance will be included, but we request that the City verify these as IME are not insurance professionals. We recommend that our client obtain the advice of an experienced insurance professional for these services. It will be the responsibility of the City, not IME, to provide the coverage amounts and review the insurance certificates provided by the Contractor for compliance.

Construction Cost Estimate

IME will prepare estimated bid quantities and an estimate of the construction cost for the final design. IME's opinions of probable Construction Cost are to be made based on IME experience and qualifications and represent IME's best judgment as an experienced and qualified professional generally familiar with the industry. However, since IME has no control over the cost of labor, materials, equipment, or services furnished by others, or over the Contractor's methods of determining prices, or over competitive bidding or market conditions, IME cannot and does not guarantee that proposals, bids, or actual Construction Cost will not vary from opinions of probable Construction Cost prepared by IME. If Owner wishes greater assurance as to probable Construction Cost, Owner shall employ an independent cost estimator.

Bidding

IME will advertise the project for bid, issue bid documents using the QuestCDN online bidding platform, conduct a pre-bid meeting, answer questions during bidding, and issue addenda as necessary.

We will assist in the opening and evaluation of the bids and issue a recommendation to the City Council on whom to award the project. We will create and issue a Notice of Award for the selected bidder then prepare the Agreement for execution by the City and the Contractor.

Additional Services

If requested, we can provide additional services for the construction phase of the project. Additional services would include, but not be limited to, construction contract administration, construction observation, construction staking and construction materials testing services. Our specific scope and cost for these services would be dependent on decisions about which of the services the City would want us to provide, the length of the construction contracts, and whether or not some of these services such as construction staking, and quality control testing will be the responsibility of the Contractor.

FEES

Our fee for services performed will be charged at our current hourly, unit, and expense rates. We **estimate** the cost of the proposed scope of services described above to be as follows:

| | |
|------------------|-----------------|
| Design Services | \$19,150 |
| Bidding Services | <u>\$ 4,600</u> |
| Total | \$23,750 |

If services in addition to the proposed estimated budget appear necessary, we will perform such services at our current hourly, unit, and expense rates. This proposal is valid if accepted by **December 31, 2020**.

PERFORMANCE SCHEDULE

Upon receipt of a properly executed copy of this Amendment, we will be available to perform the professional services described herein at the request of your authorized representative.

Assuming the Amendment is returned to us signed by December 31, 2020, we anticipate Critical Path items to be completed by the following:

| | |
|--------------------------------------|-----------------|
| Kickoff Meeting | January 6, 2021 |
| Final Construction Documents & Plans | March 5, 2021 |

CLOSURE

We appreciate the opportunity to submit this Amendment to our Master Service Agreement. Please have your authorized representative execute the Amendment where indicated and return a full and complete copy of the Amendment to our office.

Kyle Butterfield
City of Riverton
December 3, 2020
Page 4

16458-RE

If you have any questions regarding this Amendment, please contact us at 307-856-8136.

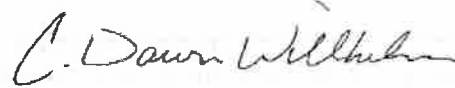
Sincerely,

INBERG-MILLER ENGINEERS



Brock Roberts, P.E.
Civil Engineer

REVIEWED BY



Dawn Willhelm, P.E.
Civil Engineer

BTR:bb P:\16458-RE RIVERTON\CITY OF Cowboy Lane Waterline\Contracts\16458-RE Amendment 58.docx

Enclosure: Schedule of Fees & Available Services

AMENDMENT NO. 58 ACCEPTED

Inberg-Miller Engineers

City of Riverton

Signature:



Print Name:

Michael Brown, PE

Title:

Vice President

Date:

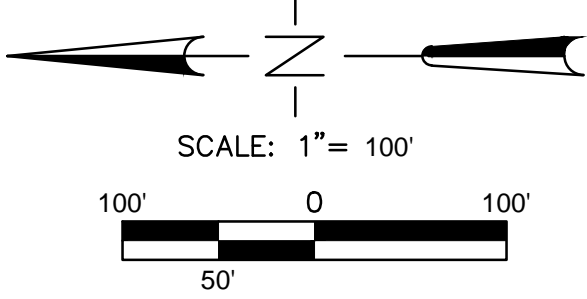
December 3, 2020

Signature: _____


Print Name: _____

Title: _____

Date: _____



| REVISIONS | | | | |
|-----------|-------------|------|----|-----|
| NO. | DESCRIPTION | DATE | BY | CKD |
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INBERG-MILLER ENGINEERS
124 East Main Street, 1120 East C Street, 1302 Parkway Boulevard
Riverton, WY 82501 Clasper, WY 82401 Cheyenne, WY 82007 103 West Flamingo Avenue
307-856-8136 307-857-0808 307-635-6827 307-675-4394

COWBOY LANE WATER LINE – EXHIBIT
RIVERTON, WYOMING

CITY OF RIVERTON

SCALE
HORZ 1"=100'
VERT N/A

DRN. ARC
CHK. TEA
DATE: 1-19-14

BK: 1174 PAGE: 36-40
JOB NO. 16458-RE

SHEET
C0.0

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Anthony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: Real Estate Listing Contract Addendum

Recommendation: That Council approve the addendum as proposed.

Background: In 2011, the City conducted a process by which proposals were accepted for firms to market City property within the Airport Industrial Park. Since that time, five (5) lots have been sold. Two lots were sold in 2012, one lot was sold in 2013, and two lots were sold in 2020. The contract associated with this service was renewed internally from 2013 to 2017 after which the matter was brought back to Council for review. At that time, Council directed staff to execute the one-year extension. The matter was further discussed in 2019 and 2020 at the time of renewal prior to approving additional one year renewals.

Discussion: Interest in the listed properties has been limited to date with the exception of the aforementioned sales. As the item has been consistently renewed without a new proposal process since 2011, the item is provided in the same format for consideration.

Alternatives: Not approve the contract addendum; direct staff to seek other proposals; or provide other direction as appropriate.

Budget Impact: No budget impact is expected with the approval of the contract addendum outside of potential revenue associated with the sale of property.

Council Goals: This item supports *Council Goal #6: Promote Economic Development*.



Exceeding Your Expectations

Ivan J. Judd, Associate Broker, ALC



Listing Extension Proposal

Airport Industrial Park, City of Riverton, Wyoming

Executive Summary:

Home Source Realty, Inc. is the only real estate company representing Fremont County with 2 full-time offices. Our professional presence in Riverton and Lander benefits our sellers who get extensive property exposure in the local market. Our Riverton office has licensed agents and one unlicensed full time employee on staff, all highly knowledgeable and competent. Home Source Realty, Inc. truly fulfills the definition of a full service real estate brokerage. Our business hours of 8:30 A.M. to 5:30 P.M. Monday through Friday and 10:00 A.M. to 2:00 P.M. every Saturday exceeding the standard "modus operandi". Our two full time front office Riverton staff provide the most professional service enabling Home Source to remain open during the lunch hour. A licensed Associate is always available to legally answer questions related to listings, or perform any licensee required activity when necessary.

An established brokerage firm, Home Source Realty Inc. has been operating in Fremont County since June, 2000. As evidence of our track record, Home Source Realty, Inc. has been the highest statistics in Fremont County real estate sales for the past 19 years.

Home Source Realty is extremely involved in their community and beyond. Whether hosting, directing, sponsoring, and/or attending our company and agents are committed to being involved.

Agent Summary

As an Associate Broker, I have been actively selling real estate in Fremont for over 24 years specializing in unimproved vacant land. In 2007, I achieved the REALTORS Land Institute, ACCREDITED LAND SPECIALIST designation for acquired knowledge, and experience in land transactions.



Agency Representation:

Home Source Realty, Inc. will continue as an Exclusive Sellers Agent, committing to the City of Riverton a duty of the utmost good faith, loyalty, and fidelity.

Compensation and Cooperation:


For listing and marketing services provided by Home Source Realty, Inc., Seller shall remain at not more than 6% of the gross sale price upon closing. All parties acknowledge, Listing Broker shall offer cooperation and compensation of no less than 2% of the gross sales price to a Wyoming Brokerage acting as a Customer, Buyer's Agent, or Intermediary upon closing.

Proposure Exposure and Services:

- * Contract/Client Consultation
- * Wyoming Multiple Listing Service
- * Featured Advertising in the Wyoming Homes Magazine
- * Multiple Page Color Brochure
- * Loop Net and Realtor.com Commercial Search Database
- * Enhanced Home Source Featured Print Advertising Package
- * Professional Signage to Fit the property
- * Advertising on the Top 20 Real Estate Websites and Browsers
- * Advertising on Locally Managed Sites such as landerhomesource.com & wyominghomesource.com
- * Advertising on County 10, Local Online News
- * Advertising on Business Facebook Page
- * Local Newspaper exposure.

Conclusion:

It has been an honor and a privilege to represent the City of Riverton over the years in multiple facets of their real estate needs. We hope we have performed to the City's satisfaction and look forward to a continuance of working together with an Airport Industrial Park Listing Contract extension.


Ivan J. Judd, Associate Broker, **ALC**
Home Source Realty, Inc.

12-01-2020
Date

ADDENDUM TO LISTING CONTRACT

In reference to that Listing Contract dated December 12, 2011, between
Home Source Realty, Inc. as Broker and
City of Riverton

as Seller(s) pertaining to the property described as
Airport Industrial Park, City of Riverton, Wyo 82501

the undersigned Broker and Seller hereby agree to the following:

1) Extend the listing period to December 31, 2021.

- A. This Addendum, upon its execution by both parties, is herewith made an integral part of the aforementioned Listing contract.
- B. This Addendum is executed in multiple copies and by their signatures hereon, the Broker and Seller acknowledge receipt of a signed copy at the time of signing.
- C. The parties agree that the consideration set forth in the Listing Contract referenced above and the mutual promises contained herein constitute good and sufficient consideration for the provisions of this Addendum and the transaction between the parties.
- D. All prior representations made in the negotiation of the amendments to the Listing Contract have been incorporated herein.
- E. This Addendum is effective and binding on the date of the last signature affixed to this Addendum.
- F. THIS IS A LEGALLY BINDING CONTRACT. IF YOU DO NOT UNDERSTAND THE TERMS AND CONDITIONS, CONSULT LEGAL COUNSEL BEFORE SIGNING.

Listing Broker


Ivan J. Judd

Date 12/01/2020

Seller

City of Riverton

Date _____

Seller

Date _____

Seller

Date _____

Seller

Date _____

CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Mia Harris, Finance Director *MH*

THROUGH: Tony Tolstedt, City Administrator

DATE: December 28, 2020

SUBJECT: Official Depositories – Resolution No. 1424

Recommendation: That the Council approves Resolution No. 1424 designating official depositories for the account transactions of the City funds.

Background: Statutorily, the City of Riverton shall designate official depositories by approval of the governing body. This resolution addresses applications received from financial institutions requesting to be named a depository by a certified resolution of the Board of Directors, as well as copies of their financial reports.

Discussion: The following institutions have filed applications with the City of Riverton:

Central Bank and Trust
First Interstate Bank
US Bank, N.A.
Wells Fargo Bank
Wyoming Community Bank

Alternatives: Appoint one, a few, or all of the applications submitted.

Budget Impact: There will be no immediate impact on the budget.

RESOLUTION NO. 1424

A RESOLUTION DESIGNATING OFFICIAL DEPOSITORIES FOR THE CITY OF RIVERTON, WYOMING; REQUIRING JOINT SIGNATURES ON ALL ORDERS FOR PAYMENT OF MONEY FROM CITY ACCOUNTS; AND DESIGNATING CERTAIN INDIVIDUALS AS SIGNATORIES AND ALTERNATE SIGNATORIES ON CITY ACCOUNTS AT SAID BANK (S).

WHEREAS, pursuant to Wyoming Stat 9-4-818 no monies shall be deposited by any treasurer except in banks and savings and loan financial institutions which have been approved by the proper governing body; and

WHEREAS, applications by banks and savings and loan financial institutions shall be submitted to the governing body and shall be acted upon as soon thereafter as practicable; and

WHEREAS, all withdrawals and deposits or other orders for payment of money upon said accounts shall be signed by both Richard P. Gard, Mayor, and the City Administrator Anthony Tolstedt, and in the absence or incapacity of the Mayor, that the duly-elected president of the City Council or the duly-elected vice president of the City Council shall sign in place of the Mayor, and in the absence or incapacity of the City Administrator, the City Clerk, Kristin S. Watson, shall sign in place of the City Administrator. For purposes of the municipal court bond account, Meghan Miller, Municipal Court Clerk, is also authorized to co-sign on said account.

THEREFORE, BE IT RESOLVED THAT THE GOVERNING BODY OF THE CITY OF RIVERTON, hereby designates Central Bank & Trust, First Interstate Bank, Wells Fargo Bank, and Wyoming Community Bank of Riverton, as depositories for accounts that are maintained in said banks in the name of the City of Riverton, at the discretion of the City Administrator and up to such amounts as may be allowed by law.

PASSED, APPROVED, AND ADOPTED this 5th day of January 2021.

CITY OF RIVERTON, WYOMING

By: _____
Richard P. Gard
Mayor

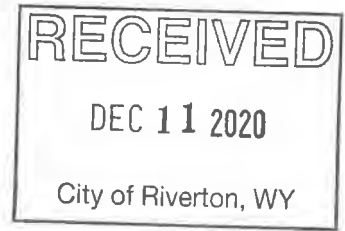
ATTEST:

Kristin S. Watson
City Clerk/Human Resource Director

APPLICATION FOR DEPOSIT OF PUBLIC FUNDS

Lander, Wyoming
December 10, 2020

Board of Trustees
City of Riverton
Riverton, Wyoming



Sirs:

Pursuant to the requirements of W.S. 9-4-802, formal application is made by CENTRAL BANK & TRUST a corporation organized and existing under the laws of Wyoming an having its office and principal place of business in the City of Lander in the County of Fremont in the State of Wyoming, to be designated a Depository.

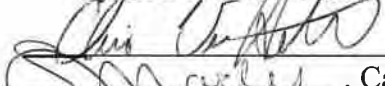
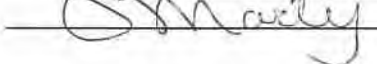
(Indicate amount of Deposits desired Unlimited .)

The bank offers the following described securities:

| | |
|--|---------------------|
| <u>Federal Deposit Insurance Corporation</u> | <u>\$250,000.00</u> |
| <u>TOTAL</u> | <u>\$250,000.00</u> |

to be assigned to and deposited with the Treasurer of City of Riverton
as security for the safekeeping and prompt payment of all public monies that may be deposited with it by said Treasurer, and for the faithful performance of its duties under the law as such depository.

By Order of the Board of Directors

 President
, Cashier/CFO

BANK DIRECTORS

William P. VonHoltum, Chairman
Chris VonHoltum
Charles J. Spurlock
Christopher VonHoltum
Brady Joe Artery
Garland Samuelson
Megan Vassilopoulos
Don Martinez

BANK OFFICERS

Christopher Von Holtum, President
Megan Vassilopoulos, EVP/Comm Lender
Shannon Moody, CFO
Kent Cordingly, Branch President
Dan Davis, Branch President
Val Reinke, Branch President
Denise Newell, Branch President

Certified Copy of Resolution of

THE CENTRAL BANK & TRUST OF LANDER, WYOMING
CONCERNING THE PLEDGING OF COLLATERAL SECURITY FOR DEPOSIT OF PUBLIC FUNDS

WHEREAS, it is necessary for The Central Bank & Trust of Lander, Wyoming to properly secure the Treasurer of the City of Riverton for all monies deposited in said bank by the Treasurer of said City of Riverton, hereinafter called the Treasurer; and

WHEREAS, no deposit will be made in said bank by said Treasurer unless said deposit is properly secured, and the giving of proper security is one of the considerations for receiving said deposits; and

WHEREAS, the said Treasurer may, when furnished proper security, carry a maximum credit balance with said bank of unlimited Dollars, (\$ unlimited); and

WHEREAS, the said Treasurer is willing to receive securities designated by laws of Wyoming as legal collateral security as security for such deposits;

NOW, THEREFORE, BE IT RESOLVED by the Board of Directors of said depository bank that any one of the following named persons, officers of said bank, are hereby authorized and empowered to pledge to the Treasurer such securities of this bank as may be legal for collateral security for deposit of public funds, and which said Treasurer is willing to accept as collateral security, and in such amounts and at such time as the said Treasurer and bank officers may agree upon:

Chris Von Holtum, President
Shannon Moody, Chief Financial Officer

BE IT FURTHER RESOLVED that this authority given to said officers of the bank named herein to furnish collateral security to said Treasurer shall be continuing and shall be binding upon said bank until the authority given to the bank officers named herein is revoked or superseded by another resolution of this Board of Directors, verified copy of which shall be delivered by a representative of said bank to said Treasurer or mailed to said Treasurer by registered mail. The right given the officers named herein to pledge security as collateral also includes the right to give additional collateral security and to withdraw such collateral as the said Treasurer is willing to surrender and the right to substitute one piece or lot of collateral for another, provided the said Treasurer is willing to make such exchange or substitution.

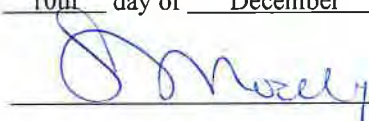
BE IT FURTHER RESOLVED that the bank officers named herein are fully authorized and empowered to execute in the name of said bank such collateral pledge agreement in favor of the said Treasurer as the said Treasurer may require, and any collateral pledge agreement so executed or any act done by the bank officers named herein under the authority of this Resolution shall be as binding and effective upon this bank as though authorized by specific Resolution of the Board of Directors of this Bank.

CERTIFICATE

I, Shannon Moody, Chief Financial Officer of Central Bank & Trust, of Lander, Wyoming, do hereby certify that the foregoing is a true and correct copy of a Resolution adopted by the Board of Directors of said bank at a valid meeting thereof, held in its banking room in the City of Lander this 10th day of December A.D., 20 20; that said Resolution has been spread upon the minutes of said meeting in the minute book which constitutes a part of said Bank's permanent records, and that the seal affixed thereto is the official corporate seal of said Bank.

Dated at Lander, Wyoming, this 10th day of December A.D., 20 20

(CORPORATE SEAL)



Chief Financial Officer Title

WITNESS:



Report of the condition of the "CENTRAL BANK & TRUST" at Lander in the State of Wyoming, at the close of Business on the 31st day of December 2019

ASSETS

| | |
|--|----------------|
| Cash and Due From Banks | 7,715,757.70 |
| United States Government Sponsored Agencies..... | 47,921,757.52 |
| State and Municipal Bonds | 4,302,534.38 |
| Other Bonds and Securities | 0.00 |
| Loans and Discounts | 95,295,410.45 |
| Other Assets | 3,818,470.88 |
| TOTAL | 159,053,930.93 |
| (Total Preceding Year's Assets) | 150,957,064.72 |

LIABILITIES

| | |
|---|----------------|
| Deposits | 143,491,345.08 |
| Capital Stock | 200,000.00 |
| Surplus | 6,300,000.00 |
| Undivided Profits | 9,058,401.41 |
| Accumulated Other Comprehensive Income..... | (24,092.07) |
| Other Liabilities | 28,276.51 |
| TOTAL | 159,053,930.93 |

State of Wyoming)
County of Fremont)

I, Shannon Moody, Chief Financial Officer of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Shannon Moody
Chief Financial Officer

Subscribed and sworn to me this 17th day of March, 2020.

ATTEST

Garland Samuelson
Willie Miller
Shannon Moody

Daniel A Barnes
Notary Public

DIRECTORS



**APPLICATION FOR DEPOSIT OF PUBLIC FUNDS
FOR THE YEAR 2021**

To Whom It May Concern:

In connection with State Requirements, formal application is hereby made by First Interstate Bank, a corporation duly organized and existing under and by virtue of the laws of the State of Montana and having its office and principal place of business in the City of Billings in the State of Montana, to be designated an authorized Public Depository.

First Interstate Bank agrees to furnish and pledge securities as provided for in Wyoming Statute 9-4-821 to be assigned to the entity as security for the safekeeping and prompt payment of all public monies that may be deposited with the entity and for the faithful performance of its duties under the aforesaid law as such depository.

By order of the Board of Directors



Kevin P. Riley, Chair

12.10.2020 9:25 AM



Kirk D. Jensen, Corporate Secretary

12.10.2020 12:35 PM

FIRST INTERSTATE BANK

DATE APPROVED BY BOARD-DECEMBER 10, 2020

PUBLIC FUNDS RESOLUTION

WHEREAS, it is necessary for First Interstate Bank to properly secure the political division or subdivision for all monies deposited in the bank by the Treasurer of the political division or subdivision, hereinafter called the Treasurer; and

WHEREAS, no deposit will be made in the bank by the Treasurer unless the deposit is properly secured, and the giving of proper security is one of the considerations for receiving the deposits; and

WHEREAS, The Treasurer may, when furnished proper security, carry an unlimited credit balance with the bank; and

WHEREAS, the Treasurer is willing to receive securities designated by laws of Wyoming as legal collateral security as security for the deposit;

NOW, THEREFORE, BE IT RESOLVED by the Board of Directors of the depository bank that any two of the following named persons, officers of the bank, are authorized and empowered to pledge to the Treasurer of the state or political subdivision securities of this bank which are legal for collateral security for deposit of public funds, and which the Treasurer is willing to accept as collateral security, and in amounts and at the time the Treasurer and bank officers agree upon:¹

| | |
|-------------|---------------------------------------|
| Larry Johns | Treasurer |
| Kevin Riley | President and Chief Executive Officer |
| Marcy Mutch | Chief Financial Officer |

BE IT FURTHER RESOLVED that this authority given to the officers of the bank named herein to furnish collateral security to the Treasurer shall be continuing and shall be binding upon the bank until the authority given to the bank officers named herein is revoked or superseded by another resolution of this Board of Directors, verified copy of which shall be delivered by a representative of the bank to the Treasurer or mailed to the Treasurer by registered mail. The right given the officers named herein to pledge security as collateral also includes the right to give additional collateral security and to withdraw such collateral as the Treasurer is willing to surrender and the right to substitute one piece or lot of collateral for another, provided the Treasurer is willing to make such exchange or substitution.

BE IT FURTHER RESOLVED the bank officers named herein are fully authorized and empowered to execute in the name of the bank such collateral pledge agreement in favor of the Treasurer as the Treasurer requires, and any collateral pledge agreement executed or any act done by the bank officers named herein under the authority of this Resolution shall be as binding and effective upon this bank as though authorized by specific Resolution of the Board of Directors of this Bank.

The Board agrees that the authority herein granted is irrevocable, and the depository hereby for itself, its successors and assigns, ratified and confirms whatever said attorney shall do by virtue of this authorization.

SEAL



Kevin P. Riley, Chair 12.10.2020 9:25 AM

I, the undersigned, Secretary of First Interstate Bank, a Corporation, do hereby certify that the above and foregoing is a full, true and correct copy of a resolution duly ratified by the Board of Directors of said Corporation, at a meeting of said Board duly called and held, and at which a quorum of said Board was present on the 10th day of December, 2020, and that said resolution is duly entered upon the minute book of said Corporation, and that it is in full force and effect at this time.


Kirk D. Jensen
Corporate Secretary 12.10.2020 12:35 PM

¹The Officer certifying this resolution shall have such authority and shall not be designated under numbered paragraph 3 above.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2019

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 | | RCON | Amount | |
|--|------|------|------------|---------|
| Assets | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | |
| a. Noninterest-bearing balances and currency and coin (1)..... | 0081 | | 238,851 | 1.a. |
| b. Interest-bearing balances (2)..... | 0071 | | 841,014 | 1.b. |
| 2. Securities: | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) (3)..... | JJ34 | | 92,830 | 2.a. |
| b. Available-for-sale securities (from Schedule RC-B, column D)..... | 1773 | | 2,956,754 | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading (4)..... | JA22 | | 0 | 2.c. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | |
| a. Federal funds sold..... | B987 | | 98 | 3.a. |
| b. Securities purchased under agreements to resell (5,6)..... | B989 | | 0 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | | |
| a. Loans and leases held for sale..... | 5369 | | 100,946 | 4.a. |
| b. Loans and leases held for investment..... | B528 | | 8,930,571 | 4.b. |
| c. LESS: Allowance for loan and lease losses (7)..... | 3123 | | 72,988 | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)..... | B529 | | 8,857,583 | 4.d. |
| 5. Trading assets (from Schedule RC-D)..... | 3545 | | 21,898 | 5. |
| 6. Premises and fixed assets (including capitalized leases)..... | 2145 | | 300,405 | 6. |
| 7. Other real estate owned (from Schedule RC-M)..... | 2150 | | 8,464 | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies..... | 2130 | | 5,639 | 8. |
| 9. Direct and indirect investments in real estate ventures..... | 3656 | | 0 | 9. |
| 10. Intangible assets (from Schedule RC-M)..... | 2143 | | 712,460 | 10. |
| 11. Other assets (from Schedule RC-F) (6)..... | 2160 | | 445,604 | 11. |
| 12. Total assets (sum of items 1 through 11)..... | 2170 | | 14,582,546 | 12. |
| Liabilities | | | | |
| 13. Deposits: | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)..... | 2200 | | 11,663,777 | 13.a. |
| (1) Noninterest-bearing (8)..... | 6631 | | 3,426,495 | 13.a.1. |
| (2) Interest-bearing..... | 6636 | | 8,237,282 | 13.a.2. |
| b. Not applicable | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | |
| a. Federal funds purchased (9)..... | B993 | | 0 | 14.a. |
| b. Securities sold under agreements to repurchase (10)..... | B995 | | 844,426 | 14.b. |
| 15. Trading liabilities (from Schedule RC-D)..... | 3548 | | 10,285 | 15. |
| 16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)..... | 3190 | | 13,883 | 16. |
| 17. and 18. Not applicable | | | | |
| 19. Subordinated notes and debentures (11)..... | 3200 | | 0 | 19. |

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

2 Includes time certificates of deposit not held for trading.

3 Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and 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 only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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.

11 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

| | Dollar Amounts in Thousands | RCN | Amount | |
|--|-----------------------------|------|------------|--------|
| Liabilities—continued | | | | |
| 20. Other liabilities (from Schedule RC-G)..... | | 2930 | 154,663 | 20. |
| 21. Total liabilities (sum of items 13 through 20)..... | | 2948 | 12,687,034 | 21. |
| 22. Not applicable | | | | |
| Equity Capital | | | | |
| Bank Equity Capital | | | | |
| 23. Perpetual preferred stock and related surplus..... | | 3838 | 0 | 23. |
| 24. Common stock..... | | 3230 | 50,000 | 24. |
| 25. Surplus (excludes all surplus related to preferred stock)..... | | 3839 | 1,375,147 | 25. |
| 26. a. Retained earnings..... | | 3632 | 459,709 | 26. a. |
| b. Accumulated other comprehensive income (1)..... | | 8530 | 10,655 | 26. b. |
| c. Other equity capital components (2)..... | | A130 | 0 | 26. c. |
| 27. a. Total bank equity capital (sum of items 23 through 26.c)..... | | 3210 | 1,895,511 | 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 | 1,895,511 | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28)..... | | 3300 | 14,582,545 | 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 2018.....

| RCN | 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).....

| RCN | Date | |
|------|------|------|
| 8678 | NR | M.2. |

1 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.

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



US Bancorp Center BC-MN-H18U
800 Nicollet Mall
Minneapolis, MN 55402-7020

November 09, 2020

APPLICATION FOR DEPOSIT OF PUBLIC FUNDS

In conformity with Wyoming Statutes (9-4-818, 9-4-802, 9-4-806) formal application is hereby made by U.S. Bank National Association, operating in the state of Wyoming to be designated at a depository. The minutes of the **October 28, 2020** Board of Directors meeting are certified in the attached resolution.

U.S. Bank National Association will offer the following assets to be collateralized the deposits for **CITY OF RIVERTON** under all terms and conditions for future collateral agreement to be determined.

- 1 FHLB of Cincinnati Letter of Credit.
2. Federal National Mortgage Association – Mortgage Backed Securities.
3. Federal home Loan Mortgage Corporation – Mortgage Backed Securities.

A handwritten signature in black ink that reads "Julie Niederer". The signature is written in a cursive, flowing style.

Julie Niederer
Treasury Officer

A handwritten signature in blue ink that reads "Laurie E. Baker". The signature is written in a cursive, flowing style.

Laurie Baker, Vice President
Government Banking - Relationship Manager



CERTIFIED RESOLUTIONS

I, Natasha M. Knack, Assistant Secretary of U.S. Bank National Association, Cincinnati, Ohio, a national banking association (the "Bank"), do certify that the following resolutions were adopted by the Board of Directors of U.S. Bank National Association on October 28, 2020 and that the same are in effect as of the date hereof and have not been modified, amended or revoked.

WHEREAS, state law requires governmental units to designate a federally insured national or state bank or thrift institution as a depository of funds;

WHEREAS, the City of Riverton has designated the Bank, an FDIC insured depository institution, as depository of its public funds; and

WHEREAS, under state law, governmental units must require that their deposits in excess of the maximum amount of FDIC insurance on the deposit be secured by the pledge of eligible collateral ("Eligible Collateral"); and

WHEREAS, under state law, the total amount of the collateral computed at its market value shall be at least 100% deposit plus accrued interest at the close of the business day.

NOW, THEREFORE, it is hereby:

RESOLVED, that the Board of Directors hereby approves a pledge from the Bank's available collateral to secure the deposits in excess of the maximum amount of FDIC insurance on the deposits of the City of Riverton, such Eligible Collateral being more particularly described in a Pledge Agreement and attached Written Assignment executed by the Bank in favor of the City of Riverton.

RESOLVED FURTHER, that authority be given to the following officers of the Bank to furnish collateral to the Pledgee and such authority shall be continuing and shall be binding upon the Bank until the authority given to such officers is revoked or superseded by another resolution of this Board of Directors. This authority extends to furnishing collateral for additional deposits of public funds made from time to time by any and various state, municipal and other governmental bodies. The right given the officers named herein to pledge collateral also includes the right to give additional collateral and to withdraw such collateral as the Pledgee is willing to surrender and the right to substitute one piece or lot of collateral for another, provided the market value of the substitute collateral is of equal or greater value.

John C. Stern, Executive Vice President
Lynn D. Flagstad, Senior Vice President
Patricia A. Finnemore, Vice President
Christina Eumurian, Assistant Vice President
Mary E. Holen, Treasury Officer
Julie A. Niederer, Treasury Officer

FURTHER RESOLVED, that the officers named herein are fully authorized and empowered to execute in the name of the Bank such collateral pledge agreement in favor of the Pledgee as required, and any collateral pledge agreement executed or any act done by the officers named herein under the authority of this Resolution shall be as binding and effective upon this Bank as though authorized by specific Resolution of the Board of Directors of this Bank.

IN WITNESS WHEREOF, I have hereunto set my hand this 2nd day of November, 2020.

(No corporate seal)

Natasha M. Knack, Assistant Secretary

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, 2020

20200930

(RCON 9999)

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 consolidated 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.

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.

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.

Signature of Chief Financial Officer (or Equivalent)

October 30, 2020

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for 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.

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.

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

FDIC Certificate Number

6548

(RSSD 9050)

OH

State Abbreviation (RSSD 9200)

45202

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

6BYL5QZYBDK8S7L73M02

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

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

Supplemental Director (Trustee) Attestation

Lor, Choua

From: von Gillern, Jeffry H
Sent: Thursday, November 5, 2020 9:04 AM
To: Lor, Choua
Cc: Rix, Kelly A
Subject: Attestation for Oregon Trust Call Report & USBNA Call Report from Jeff von Gillern
Attachments: USBNA Call Report 3Q20.pdf; Co 417 Trust Call Report 3Q20.pdf

Attestation is being provided for the following reports:

1. USBNA Call Report 3Q20
2. Oregon Trust Call Report

Jeff von Gillern

Instead of signing the 9-30-20 Call Reports, Jeff von Gillern attested to the USBNA and Oregon Trust Call Reports via email.

On a quarterly basis the Gov't publishes supplemental instruction to the Call Report. Due to COVID-19, these instructions have allowed for attestation via email instead of physical signatures. Below is an excerpt of from the September 30, 2020 Call Report Supplemental Instructions – see yellow highlighting.

SUPPLEMENTAL INSTRUCTIONS – SEPTEMBER 2020

specifications for producing Call Report data files that are able to be processed by the CDR. Contact information for these vendors is provided on the final page of these Supplemental Instructions.

Call Report Signature Requirement and COVID-19

Generally, each Call Report submission must be signed by the Chief Financial Officer (or equivalent) and three directors (two for state nonmember banks).¹ While the Call Report data submission occurs electronically, the current Call Report instructions require that the signed cover page must be attached to a printout or copy of the Call Report forms or data reported to the agencies. The agencies note that while the instructions refer to a single page, the required signatures may be obtained on separate cover pages from each required signer, rather than by obtaining all signatures on a single cover page.

Business disruptions related to the Coronavirus Disease 2019 (COVID-19), including distancing requirements and remote work, may make it operationally challenging for an institution to obtain original ink signatures from all required signers in order to submit the Call Report on a timely basis. Therefore, for the duration of the COVID-19 disruptions, including for the September 30, 2020, Call Report, the agencies will permit an institution to use electronic signatures in lieu of ink signatures to fulfill the Call Report attestation requirement. The institution should follow appropriate governance procedures for collecting and retaining electronic signatures:

- The signature is executed by the required signer with the intent to sign;
- The signature is digitally attached to or associated with a copy of the Call Report;
- The signature or process identifies and authenticates the required signer; and
- The institution maintains the electronically signed Call Report and has it available for subsequent examiner review.

One acceptable method during the COVID-19 disruption could include obtaining written attestation via e-mail from the required signer to the person submitting the Call Report data, provided the e-mail included an attached electronic version of the Call Report data and indicating the attestation is based on the attached information. That e-mail should be retained in the institution's records to support that the Call Report was appropriately attested to by the required signer.

Institutions should discuss any concerns regarding the attestation with their primary federal regulator.

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, 2020

20200930
(RCON 9999)

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).

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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.

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.

Junjan Kedia
Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

October 30, 2020

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

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

FDIC Certificate Number

6548

(RSSD 9050)

OH

State Abbreviation (RSSD 9200)

45202

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

6BYL5QZYBDK8S7L73M02

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

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

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, 2020

20200930

(RCON 9989)

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.

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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.

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)

Signature of Chief Financial Officer (or Equivalent)

October 30, 2020

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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FDIC Certificate Number

6548

(RSSD 9050)

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U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbreviation (RSSD 9200)

45202

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

6BYL5QZYBDK8S7L73M02

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

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

09/2020

Schedule RI—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | | Year-to-date | | |
|---|--------|--------------|--------|------------|
| | | RIAD | Amount | |
| <i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets ⁽¹⁾</i> | | | | |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: | | | | |
| a. Net gains (losses) on credit derivatives held for trading..... | | | | |
| C889 | | (2,270) | | 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 | | 679 | | 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 | M.11. |
| A530 | | | X | |
| <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December Reports only.</i> | | | | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))..... | | | | |
| RIAD | Amount | | | M.12. |
| F228 | NA | | | |
| <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 | | (873,004) | | M.13.a. |
| (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk..... | | | | |
| F552 | | 14 | | M.13.a.(1) |
| b. Net gains (losses) on liabilities: | | | | |
| F553 | | 0 | | 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 | | NA | | M.14. |
| <i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets ⁽¹⁾ that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i> | | | | |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b): | | | | |
| 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 | | 245,296 | | 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 | | 130,513 | | 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 | | 19,818 | | M.15.c. |
| d. All other service charges on deposit accounts..... | | | | |
| H035 | | 462,628 | | M.15.d. |

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

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

Schedule RI—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 | 22,189 | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13)..... | 4340 | 3,403,437 | 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 | 18,578 | M.1. |
| <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets (1)</i> | | | |
| 2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)..... | 8431 | 178,890 | 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 | 149,170 | 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 | 167,232 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..... | 4150 | 67,834 | M.5. |
| 6. Not applicable | | | |
| 7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2)..... | 9106 | 00000000 | 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> | | | |
| a. Interest rate exposures..... | 8757 | 90,403 | M.8.a. |
| b. Foreign exchange exposures..... | 8758 | 53,866 | M.8.b. |
| c. Equity security and index exposures..... | 8759 | 0 | M.8.c. |
| d. Commodity and other exposures..... | 8760 | 0 | M.8.d. |
| e. Credit exposures..... | F186 | (15,236) | M.8.e. |
| <i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i> | | | |
| f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above): | | | |
| (1) Gross credit valuation adjustment (CVA)..... | FT36 | (47,425) | M.8.f.(1) |
| (2) CVA hedge..... | FT37 | 25,966 | 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 | 2,966 | M.8.g.(1) |
| (2) DVA hedge..... | FT39 | 3,340 | M.8.g.(2) |
| h. Gross trading revenue, before including positive or negative net CVA and net DVA..... | FT40 | 111,282 | M.8.h. |

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

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

Schedule RI—Continued

| | Dollar Amounts in Thousands | Year-to-date | | |
|--|-----------------------------|--------------|-----------|---------|
| | | RIAD | Amount | |
| 2. Interest expense (continued): | | | | |
| d. Interest on subordinated notes and debentures..... | | 4200 | 86,044 | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.d)..... | | 4073 | 1,471,150 | 2.e. |
| 3. Net interest income (item 1.h minus 2.e)..... | 4074 | | 9,820,210 | 3. |
| 4. Provision for loan and lease losses ⁽¹⁾ | JJ33 | | 3,182,987 | 4. |
| 5. Noninterest income: | | | | |
| a. Income from fiduciary activities ⁽²⁾ | | 4070 | 1,059,629 | 5.a. |
| b. Service charges on deposit accounts..... | | 4080 | 858,255 | 5.b. |
| c. Trading revenue ⁽³⁾ | | A220 | 129,033 | 5.c. |
| d. (1) Fees and commissions from securities brokerage..... | | C886 | 203,610 | 5.d.(1) |
| (2) Investment banking, advisory, and underwriting fees and commissions..... | | C888 | 27,043 | 5.d.(2) |
| (3) Fees and commissions from annuity sales..... | | C887 | 0 | 5.d.(3) |
| (4) Underwriting income from insurance and reinsurance activities..... | | C386 | 658 | 5.d.(4) |
| (5) Income from other insurance activities..... | | C387 | 1 | 5.d.(5) |
| e. Venture capital revenue..... | | B491 | 0 | 5.e. |
| f. Net servicing fees..... | | B492 | 75,014 | 5.f. |
| g. Net securitization income..... | | B493 | 0 | 5.g. |
| h. Not applicable | | | | |
| i. Net gains (losses) on sales of loans and leases..... | | 5416 | 1,141,274 | 5.i. |
| j. Net gains (losses) on sales of other real estate owned..... | | 5415 | 1,265 | 5.j. |
| k. Net gains (losses) on sales of other assets ⁽⁴⁾ | | B496 | (29,534) | 5.k. |
| l. Other noninterest income*..... | | B497 | 3,660,944 | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l)..... | 4079 | | 7,127,192 | 5.m. |
| 6. a. Realized gains (losses) on held-to-maturity securities..... | 3521 | | 0 | 6.a. |
| b. Realized gains (losses) on available-for-sale securities..... | 3196 | | 142,730 | 6.b. |
| 7. Noninterest expense: | | | | |
| a. Salaries and employee benefits..... | | 4135 | 5,739,476 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)..... | | 4217 | 810,063 | 7.b. |
| c. (1) Goodwill impairment losses..... | | C216 | 0 | 7.c.(1) |
| (2) Amortization expense and impairment losses for other intangible assets..... | | C232 | 181,861 | 7.c.(2) |
| d. Other noninterest expense*..... | | 4082 | 3,156,678 | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d)..... | 4093 | | 9,868,078 | 7.e. |
| 8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discon- tinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | HT89 | | 4,039,067 | 8.a. |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁽⁵⁾ | HT70 | | 133,232 | 8.b. |
| c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b)..... | 4301 | | 4,172,299 | 8.c. |
| 9. Applicable income taxes (on item 8.c)..... | 4302 | | 746,673 | 9. |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9)..... | 4300 | | 3,425,626 | 10. |
| 11. Discontinued operations, net of applicable income taxes*..... | FT28 | | 0 | 11. |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)..... | G104 | | 3,425,626 | 12. |

* Describe on Schedule RI-E—Explanations.

1. Institutions that have adopted ASU-2016-13 should report in item 4 the provisions for credit losses on all financial assets that fall within the scope of the standard.
2. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
3. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
4. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
5. Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

09/2020

Consolidated Report of Income for the period January 1, 2020–September 30, 2020

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 | | 2,599,188 | 1.a.(1)(a)(1) |
| (2) All other loans secured by real estate..... | 4436 | | 1,072,075 | 1.a.(1)(a)(2) |
| (b) Loans to finance agricultural production and other loans to farmers..... | 4024 | | 17,705 | 1.a.(1)(b) |
| (c) Commercial and industrial loans..... | 4012 | | 1,989,658 | 1.a.(1)(c) |
| (d) Loans to individuals for household, family, and other personal expenditures: | | | | |
| (1) Credit cards..... | B485 | | 1,793,158 | 1.a.(1)(d)(1) |
| (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | B486 | | 1,066,955 | 1.a.(1)(d)(2) |
| (e) Loans to foreign governments and official institutions..... | 4058 | | 0 | 1.a.(1)(e) |
| (f) All other loans in domestic offices..... | B487 | | 316,710 | 1.a.(1)(f) |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs..... | 4059 | | 5,615 | 1.a.(2) |
| (3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))..... | 4010 | | 8,861,064 | 1.a.(3) |
| b. Income from lease financing receivables..... | 4065 | | 448,279 | 1.b. |
| c. Interest income on balances due from depository institutions (1)..... | 4115 | | 46,909 | 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 | | 226,601 | 1.d.(1) |
| (2) Mortgage-backed securities..... | B489 | | 1,484,099 | 1.d.(2) |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.)..... | 4060 | | 178,944 | 1.d.(3) |
| e. Interest income from trading assets..... | 4069 | | 4,524 | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell..... | 4020 | | 1,530 | 1.f. |
| g. Other interest income..... | 4518 | | 39,410 | 1.g. |
| h. Total interest income (sum of items 1.a.(3) through 1.g.)..... | 4107 | | 11,291,360 | 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 | | 32,330 | 2.a.(1)(a) |
| (b) Nontransaction accounts: | | | | |
| (1) Savings deposits (includes MMDAs)..... | 0093 | | 591,675 | 2.a.(1)(b)(1) |
| (2) Time deposits of \$250,000 or less..... | HK03 | | 138,163 | 2.a.(1)(b)(2) |
| (3) Time deposits of more than \$250,000..... | HK04 | | 73,091 | 2.a.(1)(b)(3) |
| (2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs..... | 4172 | | 66,348 | 2.a.(2) |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase..... | 4180 | | 5,781 | 2.b. |
| c. Interest on trading liabilities and other borrowed money..... | 4185 | | 477,718 | 2.c. |

1. Includes Interest Income on time certificates of deposit not held for trading.

Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2019.....

| RCFD | Number |
|------|--------|
| 6724 | NA |

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 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 | NA |

M.2.

Schedule RC—Continued

| Dollar Amounts in Thousands | | | | RCON | Amount | |
|--|------|------|-------------|------|-------------|------------|
| Liabilities | | | | | | |
| 13. Deposits: | | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)..... | | | | 2200 | 401,601,990 | 13.a. |
| (1) Noninterest-bearing ⁽¹⁾ | RCON | 6631 | 115,001,220 | | | 13.a.(1) |
| (2) Interest-bearing..... | RCON | 6636 | 286,600,770 | | | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)..... | | | | RCFN | 2200 | 25,164,421 |
| (1) Noninterest-bearing..... | RCFN | 6631 | 264,552 | | | 13.b.(1) |
| (2) Interest-bearing..... | RCFN | 6636 | 24,899,869 | | | 13.b.(2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | | |
| a. Federal funds purchased in domestic offices ⁽²⁾ | RCON | B993 | 859,991 | | | 14.a. |
| b. Securities sold under agreements to repurchase ⁽³⁾ | RCFD | B995 | 600,039 | | | 14.b. |
| 15. Trading liabilities (from Schedule RC-D)..... | RCFD | 3548 | 859,917 | | | 15. |
| 16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).... | RCFD | 3190 | 29,719,033 | | | 16. |
| 17. and 18. Not applicable | | | | RCFD | | |
| 19. Subordinated notes and debentures ⁽⁴⁾ | | 3200 | 3,850,000 | | | 19. |
| 20. Other liabilities (from Schedule RC-G)..... | | 2930 | 14,732,819 | | | 20. |
| 21. Total liabilities (sum of items 13 through 20)..... | | 2948 | 477,388,210 | | | 21. |
| 22. Not applicable | | | | | | |
| Equity Capital | | | | | | |
| Bank Equity Capital | | | | | | |
| 23. Perpetual preferred stock and related surplus..... | | 3838 | 0 | | | 23. |
| 24. Common stock..... | | 3230 | 18,200 | | | 24. |
| 25. Surplus (exclude all surplus related to preferred stock)..... | | 3839 | 14,266,915 | | | 25. |
| 26. a. Retained earnings..... | | 3632 | 37,402,656 | | | 26.a. |
| b. Accumulated other comprehensive income ⁽⁵⁾ | | B530 | 620,302 | | | 26.b. |
| c. Other equity capital components ⁽⁶⁾ | | A130 | 0 | | | 26.c. |
| 27. a. Total bank equity capital (sum of items 23 through 26.c)..... | | 3210 | 52,308,073 | | | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries..... | | 3000 | 800,435 | | | 27.b. |
| 28. Total equity capital (sum of items 27.a and 27.b)..... | | G105 | 53,108,508 | | | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28)..... | | 3300 | 530,496,718 | | | 29. |

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

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

3. Includes all securities repurchase agreements, regardless of maturity.

4. Includes limited-life preferred stock and related surplus.

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

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

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2020

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

Schedule RC—Balance Sheet

| Dollar Amounts in Thousands | | RCFD | Amount | |
|---|-----------|-------------|-------------|------|
| Assets | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | |
| a. Noninterest-bearing balances and currency and coin (1) | 0081 | | 5,077,912 | 1.a. |
| b. Interest-bearing balances (2) | 0071 | | 38,814,028 | 1.b. |
| 2. Securities: | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) (3) | JJ34 | | 0 | 2.a. |
| b. Available-for-sale securities (from Schedule RC-B, column D) | 1773 | | 132,527,488 | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading (4) | JA22 | | 3,502 | 2.c. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | |
| a. Federal funds sold in domestic offices | RCON B987 | | 898 | 3.a. |
| b. Securities purchased under agreements to resell (5,6) | RCFD B989 | | 0 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | RCFD | | | |
| a. Loans and leases held for sale | 5369 | | 7,618,489 | 4.a. |
| b. Loans and leases held for investment | RCFD B528 | 306,984,828 | | 4.b. |
| c. LESS: Allowance for loan and lease losses (7) | RCFD 3123 | 7,406,705 | | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) | B529 | | 299,578,123 | 4.d. |
| 5. Trading assets (from Schedule RC-D) | 3545 | | 3,968,531 | 5. |
| 6. Premises and fixed assets (including capitalized leases) | 2145 | | 3,508,771 | 6. |
| 7. Other real estate owned (from Schedule RC-M) | 2150 | | 35,441 | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies | 2130 | | 85,597 | 8. |
| 9. Direct and indirect investments in real estate ventures | 3856 | | 0 | 9. |
| 10. Intangible assets (from Schedule RC-M) | 2143 | | 12,549,045 | 10. |
| 11. Other assets (from Schedule RC-F) (8) | 2180 | | 26,728,893 | 11. |
| 12. Total assets (sum of items 1 through 11) | 2170 | | 530,496,718 | 12. |

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.
- Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- Includes all securities resale agreements, regardless of maturity.
- Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
- Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

RECEIVED
DEC 14 2020
City of Riverton, WY

XNPBFYDTB0 1 000025



RE: APPLICATION FOR DEPOSIT OF PUBLIC FUNDS

Pursuant to the requirements of Wyoming Statutes 1977, Section 9-4-818, formal application is hereby made by Wells Fargo Bank, Nation Association, a national banking association in the State of Wyoming, to be designated a depository for City of Riverton.

Wells Fargo is prepared to pledge the following described securities as provided in Wyoming Statutes 1977, Section 9-4-821, to be assigned to and deposited with the Treasurer, City of Riverton, as security for the safekeeping and prompt payment of all public monies that may be deposited with it by the Treasurer, City of Riverton, and for the faithful performance of its duties under the law as such depository.

If you need any additional information, please feel free to contact me in Public Funds Collateral Unit at 1-877-479-6603. Thank you.

Dated this 9 December 2020

Wells Fargo Bank, N.A.

Areola trypsa

Sheila Lynch
Vice President
Public Funds Collateral
Management Team

XNPBFYDTB0 000025 NNNNNNNNNNNN NNN NNN 001 003 000149 21781323.

Wells Fargo Bank, N.A.
81000357PL-0000551

Together we'll go far



SECRETARY'S CERTIFICATE
WELLS FARGO BANK, NATIONAL ASSOCIATION

I, Patricia A. Ruedenberg, an Assistant Secretary of Wells Fargo Bank, National Association (the "Bank") hereby certify that, pursuant to the authority delegated to Petros "Perry" G. Pelos, a Senior Executive Vice President of the Bank (the "Authorized Individual"), by the Executive Committee of the Board of Directors of the Bank on November 1, 2016, the following resolution was duly adopted by written consent of the Authorized Individual effective as of November 18, 2020, and that said resolution has not been rescinded or modified and is now in full force and effect:

Resolution Regarding Approval of Contracts
Regarding Depository Services

WHEREAS, Wells Fargo Bank, National Association (the "Bank") has been awarded contracts for banking services by the Contract Holders listed on Exhibit A, each of which has custody and control of public funds (each, a "Contract Holder"); and

WHEREAS, the banking services provided by the Bank include serving as a depository for the public funds of the Contract Holder; and

WHEREAS, applicable law requires the Bank to pledge certain eligible securities for the benefit of each Contract Holder as collateral to secure deposits of its public funds with the Bank; and

WHEREAS, the Bank, having the full right, power and authority to enter into a contract with the Contract Holder providing for the collateralization of public fund deposits and third-party custody of eligible securities securing such public funds (each, a "Contract"), desires to enter into a Contract with each Contract Holder; and

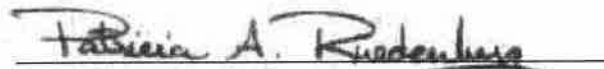
WHEREAS, Section 13(e) of the Federal Deposit Insurance Act, 12 U.S.C. § 1823(e), as amended by the Financial Institutions Reform, Recovery and Enforcement Act of 1989, requires that the approval of each Contract by the Bank's Board of Directors or loan committee be reflected in the minutes of the board or committee, and requires that each Contract be and remain an official record of the Bank in order that each Contract be valid against the rights of the Federal Deposit Insurance Corporation.

NOW, THEREFORE, BE IT RESOLVED, that the appropriate officers of the Bank be, and the same hereby are, authorized and directed to execute each Contract on behalf of the Bank, to maintain this Resolution and each Contract as official records of the Bank, and to take all actions and to execute all such documents as such officers may deem necessary or desirable to carry out the intents and purposes of the foregoing resolution.

XNPFYDTB0 000025 NNNNNNNNNNN NNN NNN 002 003 000151 21781323.1

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of the Bank on this 23rd day of November, 2020.




Patricia A. Ruedenberg
Wells Fargo Bank, National Association
Assistant Secretary

Federal Financial Institutions Examination Council



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

| | |
|-------------------------|--|
| Institution Name | WELLS FARGO BANK, NATIONAL ASSOCIATION |
| City | SIOUX FALLS |
| State | SD |
| Zip Code | 57104 |
| Call Report Report Date | 9/30/2020 |
| Report Type | 031 |
| RSSD-ID | 451965 |
| FDIC Certificate Number | 3511 |
| OCC Charter Number | 1 |
| ABA Routing Number | 121000248 |
| Last updated on | 11/4/2020 |



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

Report at the close of business September 30, 2020

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

(20200930)

(RCON 9999)

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number **3511** (RSSD 9050)

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

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

WELLS FARGO BANK, NATIONAL ASSOCIATION

Legal Title of Bank (RSSD 9017)

SIOUX FALLS

City (RSSD 9130)

SD

State Abbreviation (RSSD 9200)

57104

Zip Code (RSSD 9220)

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

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

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

Legend: NR - Not Reported, CONF - Confidential

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

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

Legend: NR - Not Reported, CONF - Confidential

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Area Code / Phone Number / Extension (TEXT C493)

CONF

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

CONF

Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Area Code / Phone Number / Extension (TEXT C369)

CONF

Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Area Code / Phone Number / Extension (TEXT C374)

CONF

Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

CONF

Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

CONF

Name (TEXT C442)

CONF

Title (TEXT C443)

CONF

E-mail Address (TEXT C444)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

Third Contact

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C368)

CONF

Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

Area Code / Phone Number / Extension (TEXT C878)

Bank Demographic Information(Form Type - 031)

Dollar amounts in thousands

| | | | |
|---|----------|--------------------------------------|----|
| 1. Reporting date..... | RCON9999 | 20200930 | 1. |
| 2. FDIC certificate number..... | RSSD9050 | 3511 | 2. |
| 3. Legal title of bank..... | RSSD9017 | Click here for value | 3. |
| 4. City..... | RSSD9130 | Click here for value | 4. |
| 5. State abbreviation..... | RSSD9200 | SD | 5. |
| 6. Zip code..... | RSSD9220 | 57104 | 6. |
| 7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.)..... | RCON9224 | Click here for value | 7. |

(RCON9224) KB1H1DSPRFMYMCUFXT09

(RSSD9017) Wells Fargo Bank, National Association

(RSSD9130) Sioux Falls

Contact Information(Form Type - 031)

Dollar amounts in thousands

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

Dollar amounts in thousands

| | | | | |
|---|----------|------|--|--------|
| 4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information | | | | 4. |
| a. Primary Contact | | | | 4.a. |
| 1. Name..... | TEXTC437 | CONF | | 4.a.1. |
| 2. Title..... | TEXTC438 | CONF | | 4.a.2. |
| 3. E-mail Address..... | TEXTC439 | CONF | | 4.a.3. |
| 4. Telephone..... | TEXTC440 | CONF | | 4.a.4. |
| b. Secondary Contact | | | | 4.b. |
| 1. Name..... | TEXTC442 | CONF | | 4.b.1. |
| 2. Title..... | TEXTC443 | CONF | | 4.b.2. |
| 3. E-mail Address..... | TEXTC444 | CONF | | 4.b.3. |
| 4. Telephone..... | TEXTC445 | CONF | | 4.b.4. |
| c. Third Contact | | | | 4.c. |
| 1. Name..... | TEXTC870 | CONF | | 4.c.1. |
| 2. Title..... | TEXTC871 | CONF | | 4.c.2. |
| 3. E-mail Address..... | TEXTC872 | CONF | | 4.c.3. |
| 4. Telephone..... | TEXTC873 | CONF | | 4.c.4. |
| d. Fourth Contact | | | | 4.d. |
| 1. Name..... | TEXTC875 | CONF | | 4.d.1. |
| 2. Title..... | TEXTC876 | CONF | | 4.d.2. |
| 3. E-mail Address..... | TEXTC877 | CONF | | 4.d.3. |
| 4. Telephone..... | TEXTC878 | CONF | | 4.d.4. |
| 5. Chief Executive Officer Contact Information | | | | 5. |
| a. Chief Executive Officer | | | | 5.a. |
| 1. Name..... | TEXTFT42 | CONF | | 5.a.1. |
| 2. E-mail Address..... | TEXTFT44 | CONF | | 5.a.2. |
| 3. Telephone..... | TEXTFT43 | CONF | | 5.a.3. |
| 4. FAX..... | TEXTFT45 | CONF | | 5.a.4. |

Schedule RI - Income Statement(Form Type - 031)

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

Dollar amounts in thousands

| | | | |
|--|----------|------------|------------|
| 1. Interest income: | | | 1. |
| a. Interest and fee income on loans: | | | 1.a. |
| 1. In domestic offices: | | | 1.a.1. |
| a. Loans secured by real estate: | | | 1.a.1.a. |
| 1. Loans secured by 1-4 family residential properties..... | RIAD4435 | 8,416,000 | 1.a.1.a.1. |
| 2. All other loans secured by real estate..... | RIAD4436 | 3,244,000 | 1.a.1.a.2. |
| b. Loans to finance agricultural production and other loans to farmers..... | RIAD4024 | 98,000 | 1.a.1.b. |
| c. Commercial and industrial loans..... | RIAD4012 | 4,118,000 | 1.a.1.c. |
| d. Loans to individuals for household, family, and other personal expenditures: | | | 1.a.1.d. |
| 1. Credit cards..... | RIADB485 | 3,474,000 | 1.a.1.d.1. |
| 2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RIADB486 | 3,020,000 | 1.a.1.d.2. |
| e. Loans to foreign governments and official institutions..... | RIAD4056 | 0 | 1.a.1.e. |
| f. All other loans in domestic offices..... | RIADB487 | 2,642,000 | 1.a.1.f. |
| 2. In foreign offices, Edge and Agreement subsidiaries, and IBFs..... | RIAD4059 | 811,000 | 1.a.2. |
| 3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))..... | RIAD4010 | 25,823,000 | 1.a.3. |
| b. Income from lease financing receivables..... | RIAD4065 | 529,000 | 1.b. |
| c. Interest income on balances due from depository institutions ¹ | RIAD4115 | 449,000 | 1.c. |
| d. Interest and dividend income on securities: | | | 1.d. |
| 1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)..... | RIADB488 | 844,000 | 1.d.1. |
| 2. Mortgage-backed securities..... | RIADB489 | 4,301,000 | 1.d.2. |
| 3. All other securities (includes securities issued by states and political subdivisions in the U.S.)..... | RIAD4060 | 1,563,000 | 1.d.3. |
| e. Interest income from trading assets..... | RIAD4069 | 685,000 | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell..... | RIAD4020 | 376,000 | 1.f. |
| g. Other interest income..... | RIAD4518 | 91,000 | 1.g. |
| h. Total interest income (sum of items 1.a.(3) through 1.g.)..... | RIAD4107 | 34,661,000 | 1.h. |
| 2. Interest expense: | | | 2. |
| a. Interest on deposits: | | | 2.a. |
| 1. Interest on deposits in domestic offices: | | | 2.a.1. |
| a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RIAD4508 | 149,000 | 2.a.1.a. |
| b. Nontransaction accounts: | | | 2.a.1.b. |
| 1. Savings deposits (includes MMDAs)..... | RIAD0093 | 1,454,000 | 2.a.1.b.1. |
| 2. Time deposits of \$250,000 or less..... | RIADHK03 | 565,000 | 2.a.1.b.2. |
| 3. Time deposits of more than \$250,000..... | RIADHK04 | 295,000 | 2.a.1.b.3. |
| 2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs..... | RIAD4172 | 227,000 | 2.a.2. |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase..... | RIAD4180 | 32,000 | 2.b. |
| c. Interest on trading liabilities and other borrowed money..... | RIAD4185 | 893,000 | 2.c. |
| d. Interest on subordinated notes and debentures..... | RIAD4200 | 226,000 | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.d.)..... | RIAD4073 | 3,841,000 | 2.e. |
| 3. Net interest income (item 1.h minus 2.e.)..... | RIAD4074 | 30,820,000 | 3. |
| 4. Provision for loan and lease losses ¹ | RIADJJ33 | 13,341,000 | 4. |
| 5. Noninterest income: | | | 5. |
| a. Income from fiduciary activities ² | RIAD4070 | 1,095,000 | 5.a. |
| b. Service charges on deposit accounts in domestic offices..... | RIAD4080 | 3,424,000 | 5.b. |

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

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

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

Dollar amounts in thousands

| | | | |
|---|----------|-------------------|--------|
| c. Trading revenue ³ | RIADA220 | 1,335,000 | 5.c. |
| d. Not available | | | 5.d. |
| 1. Fees and commissions from securities brokerage..... | RIADC886 | 96,000 | 5.d.1. |
| 2. Investment banking, advisory, and underwriting fees and commissions..... | RIADC888 | 193,000 | 5.d.2. |
| 3. Fees and commissions from annuity sales..... | RIADC887 | 0 | 5.d.3. |
| 4. Underwriting income from insurance and reinsurance activities..... | RIADC386 | 0 | 5.d.4. |
| 5. Income from other insurance activities..... | RIADC387 | 1,000 | 5.d.5. |
| e. Venture capital revenue..... | RIADB491 | 0 | 5.e. |
| f. Net servicing fees..... | RIADB492 | -65,000 | 5.f. |
| g. Net securitization income..... | RIADB493 | -28,000 | 5.g. |
| h. Not applicable | | | 5.h. |
| i. Net gains (losses) on sales of loans and leases..... | RIAD5416 | 1,026,000 | 5.i. |
| j. Net gains (losses) on sales of other real estate owned..... | RIAD5415 | 21,000 | 5.j. |
| k. Net gains (losses) on sales of other assets ⁴ | RIADB496 | 102,000 | 5.k. |
| l. Other noninterest income [*] | RIADB497 | 9,927,000 | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l.)..... | RIAD4079 | 17,127,000 | 5.m. |
| 6. Not available | | | 6. |
| a. Realized gains (losses) on held-to-maturity securities..... | RIAD3521 | 0 | 6.a. |
| b. Realized gains (losses) on available-for-sale securities..... | RIAD3196 | 696,000 | 6.b. |
| 7. Noninterest expense: | | | 7. |
| a. Salaries and employee benefits..... | RIAD4135 | 20,993,000 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)..... | RIAD4217 | 4,011,000 | 7.b. |
| c. Not available | | | 7.c. |
| 1. Goodwill impairment losses..... | RIADC216 | 0 | 7.c.1. |
| 2. Amortization expense and impairment losses for other intangible assets..... | RIADC232 | 76,000 | 7.c.2. |
| d. Other noninterest expense [*] | RIAD4092 | 10,961,000 | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d.)..... | RIAD4093 | 36,041,000 | 7.e. |
| 8. Not available | | | 8. |
| a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | RIADHT69 | -739,000 | 8.a. |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁵ | RIADHT70 | -14,000 | 8.b. |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)..... | RIAD4301 | -753,000 | 8.c. |
| 9. Applicable income taxes (on item 8.c)..... | RIAD4302 | -1,172,000 | 9. |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9)..... | RIAD4300 | 419,000 | 10. |
| 11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) [*] | RIADFT28 | 0 | 11. |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)..... | RIADG104 | 419,000 | 12. |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)..... | RIADG103 | 3,000 | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13)..... | RIAD4340 | 416,000 | 14. |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes..... | RIAD4513 | 17,000 | M.1. |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets | | | |
| 2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)..... | RIAD8431 | 89,000 | M.2. |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)..... | RIAD4313 | 214,000 | 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))..... | RIAD4507 | 804,000 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..... | RIAD4150 | 238860 | M.5. |

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 securities.

*. Describe on Schedule RI-E—Explanations.

5. Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

Dollar amounts in thousands

| | | | |
|--|----------|------------|-----------|
| 6. Not applicable | | | M.6. |
| 7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ² | RIAD9106 | 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): | | | M.8. |
| <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i> | | | |
| a. Interest rate exposures | RIAD8757 | 854,000 | M.8.a. |
| b. Foreign exchange exposures | RIAD8758 | -225,000 | M.8.b. |
| c. Equity security and index exposures | RIAD8759 | 248,000 | M.8.c. |
| d. Commodity and other exposures | RIAD8760 | 161,000 | M.8.d. |
| e. Credit exposures | RIADF186 | 297,000 | 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.</i> | | | |
| f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above): | | | M.8.f. |
| 1. Gross credit valuation adjustment (CVA) | RIADFT36 | -258,000 | M.8.f.1. |
| 2. CVA hedge | RIADFT37 | 161,000 | 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): | | | M.8.g. |
| 1. Gross debit valuation adjustment (DVA) | RIADFT38 | 132,000 | M.8.g.1. |
| 2. DVA hedge | RIADFT39 | 46,000 | M.8.g.2. |
| h. Gross trading revenue, before including positive or negative net CVA and net DVA | RIADFT40 | 1,254,000 | M.8.h. |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: | | | M.9. |
| a. Net gains (losses) on credit derivatives held for trading | RIADC889 | 4,000 | M.9.a. |
| b. Net gains (losses) on credit derivatives held for purposes other than trading | RIADC890 | 14,000 | M.9.b. |
| 10. Credit losses on derivatives (see instructions) | RIADA251 | 0 | M.10. |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIADA530 | No | M.11. |
| <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.</i> | | | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) | RIADF228 | 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: | | | M.13. |
| a. Net gains (losses) on assets | RIADF551 | -4,282,000 | M.13.a. |
| 1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk | RIADF552 | -70,000 | M.13.a.1. |
| b. Net gains (losses) on liabilities | RIADF553 | 0 | M.13.b. |
| 1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk | RIADF554 | 0 | M.13.b.1. |
| 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities ² | RIADJ321 | NR | M.14. |
| <i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i> | | | |
| 15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b): | | | M.15. |
| a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH032 | 930,000 | 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 | RIADH033 | 356,000 | 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 | RIADH034 | 197,000 | M.15.c. |
| d. All other service charges on deposit accounts | RIADH035 | 1,941,000 | M.15.d. |

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2019, would report 20190301.
2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

Schedule RI-A - Changes in Bank Equity Capital(Form Type - 031)

Dollar amounts in thousands

| | | | |
|--|----------|--------------------|-----|
| 1. Total bank equity capital most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIAD3217 | 167,346,000 | 1. |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors * | RIADB507 | 981,000 | 2. |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2)..... | RIADB508 | 168,327,000 | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)..... | RIAD4340 | 416,000 | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)..... | RIADB509 | 0 | 5. |
| 6. Treasury stock transactions, net..... | RIADB510 | 0 | 6. |
| 7. Changes incident to business combinations, net..... | RIAD4356 | 0 | 7. |
| 8. LESS: Cash dividends declared on preferred stock..... | RIAD4470 | 0 | 8. |
| 9. LESS: Cash dividends declared on common stock..... | RIAD4460 | 0 | 9. |
| 10. Other comprehensive income ¹ | RIADB511 | 1,009,000 | 10. |
| 11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) * | RIAD4415 | 92,000 | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).. | RIAD3210 | 169,844,000 | 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 securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031)

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

| Dollar amounts in thousands | | (Column A) Charge-offs Calendar year-to-date | | (Column B) Recoveries Calendar year-to-date | | |
|---|----------|---|----------|--|--|----------|
| 1. Loans secured by real estate: | | | | | | 1. |
| a. Construction, land development, and other land loans in domestic offices: | | | | | | 1.a. |
| 1. 1-4 family residential construction loans..... | RIADC891 | 0 | RIADC892 | 15,000 | | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RIADC893 | 0 | RIADC894 | 8,000 | | 1.a.2. |
| b. Secured by farmland in domestic offices..... | RIAD3584 | 5,000 | RIAD3585 | 1,000 | | 1.b. |
| c. Secured by 1-4 family residential properties in domestic offices: | | | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RIAD5411 | 72,000 | RIAD5412 | 97,000 | | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | | 1.c.2. |
| a. Secured by first liens..... | RIADC234 | 40,000 | RIADC217 | 42,000 | | 1.c.2.a. |
| b. Secured by junior liens..... | RIADC235 | 10,000 | RIADC218 | 14,000 | | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RIAD3588 | 4,000 | RIAD3589 | 1,000 | | 1.d. |
| e. Secured by nonfarm nonresidential properties in domestic offices: | | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RIADC895 | 5,000 | RIADC896 | 7,000 | | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RIADC897 | 74,000 | RIADC898 | 4,000 | | 1.e.2. |
| f. In foreign offices..... | RIADB512 | 46,000 | RIADB513 | 0 | | 1.f. |
| 2. Not applicable | | | | | | 2. |
| 3. Loans to finance agricultural production and other loans to farmers..... | RIAD4655 | 9,000 | RIAD4665 | 4,000 | | 3. |
| 4. Commercial and industrial loans: | | | | | | 4. |
| a. To U.S. addressees (domicile)..... | RIAD4645 | 959,000 | RIAD4617 | 114,000 | | 4.a. |
| b. To non-U.S. addressees (domicile)..... | RIAD4646 | 24,000 | RIAD4618 | 3,000 | | 4.b. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | 5. |
| a. Credit cards..... | RIADB514 | 1,226,000 | RIADB515 | 276,000 | | 5.a. |
| b. Automobile loans..... | RIADK129 | 413,000 | RIADK133 | 194,000 | | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RIADK205 | 262,000 | RIADK206 | 67,000 | | 5.c. |
| 6. Loans to foreign governments and official institutions..... | RIAD4643 | 0 | RIAD4627 | 0 | | 6. |
| 7. All other loans..... | RIAD4644 | 204,000 | RIAD4628 | 25,000 | | 7. |
| 8. Lease financing receivables: | | | | | | 8. |
| a. Leases to individuals for household, family, and other personal expenditures..... | RIADF185 | 0 | RIADF187 | 0 | | 8.a. |
| b. All other leases..... | RIADC880 | 66,000 | RIADF188 | 14,000 | | 8.b. |
| 9. Total (sum of items 1 through 8)..... | RIAD4635 | 3,419,000 | RIAD4605 | 886,000 | | 9. |
| 1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above..... | RIAD5409 | 1,000 | RIAD5410 | 3,000 | | M.1. |
| 2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)..... | RIAD4652 | 46,000 | RIAD4662 | 2,000 | | M.2. |
| 3. Not applicable | | | | | | M.3. |

Dollar amounts in thousands

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

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

| | | |
|----------|---------|------|
| RIADC388 | 192,000 | M.4. |
|----------|---------|------|

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

Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 031)

| Dollar amounts in thousands | (Column A) Loans and Leases Held for Investment | | (Column B) Held-to-maturity Debt Securities | | (Column C) Available-for-sale Debt Securities | |
|--|---|------------|---|--------|---|--------|
| 1. Balance most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | RIADB522 | 9,284,000 | RIADJH88 | 0 | RIADJH94 | 0 |
| 2. Recoveries (column A must equal Part I, item 9, column B, above)..... | RIAD4605 | 886,000 | RIADJH89 | 0 | RIADJH95 | 0 |
| 3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)..... | RIADC079 | 3,419,000 | RIADJH92 | 0 | RIADJH98 | 32,000 |
| 4. LESS: Write-downs arising from transfers of financial assets ³ | RIAD5523 | 0 | RIADJJ00 | 0 | RIADJJ01 | 20,000 |
| 5. Provisions for credit losses ⁴ | RIAD4230 | 13,265,000 | RIADJH90 | 20,000 | RIADJH96 | 56,000 |
| 6. Adjustments* (see instructions for this schedule) [*] | RIADC233 | -867,000 | RIADJH91 | 7,000 | RIADJH97 | 33,000 |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)..... | RIAD3123 | 19,149,000 | RIADJH93 | 27,000 | RIADJH99 | 37,000 |

| Dollar amounts in thousands | | | |
|--|----------|--------|------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above..... | RIADC435 | 0 | M.1. |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. | RIADC389 | 0 | M.2. |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges..... | RIADC390 | 94,000 | M.3. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹ | RIADC781 | NR | M.4. |
| 4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) ² | RIADJJ02 | 0 | M.5. |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ³ ... | RCFDJJ03 | 0 | M.6. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ³ ... | | | |

3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- *. Describe on Schedule RI-E - Explanations.
1. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
2. Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
3. Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.
3. Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

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

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

| Dollar amounts in thousands | | (Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35) | (Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35) | (Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20) | (Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20) | (Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30) | (Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30) | |
|---|-------------|---|--|--|---|---|--|------|
| 1. Real estate loans: | | | | | | | | 1. |
| a. Construction loans..... | RCFDM708 NR | RCFDM709 NR | RCFDM710 NR | RCFDM711 NR | RCFDM712 NR | RCFDM713 NR | | 1.a. |
| b. Commercial real estate loans..... | RCFDM714 NR | RCFDM715 NR | RCFDM716 NR | RCFDM717 NR | RCFDM719 NR | RCFDM720 NR | | 1.b. |
| c. Residential real estate loans..... | RCFDM721 NR | RCFDM722 NR | RCFDM723 NR | RCFDM724 NR | RCFDM725 NR | RCFDM726 NR | | 1.c. |
| 2. Commercial loans ³ | RCFDM727 NR | RCFDM728 NR | RCFDM729 NR | RCFDM730 NR | RCFDM731 NR | RCFDM732 NR | | 2. |
| 3. Credit cards..... | RCFDM733 NR | RCFDM734 NR | RCFDM735 NR | RCFDM736 NR | RCFDM737 NR | RCFDM738 NR | | 3. |
| 4. Other consumer loans..... | RCFDM739 NR | RCFDM740 NR | RCFDM741 NR | RCFDM742 NR | RCFDM743 NR | RCFDM744 NR | | 4. |
| 5. Unallocated, if any..... | | | | RCFDM745 NR | | | | 5. |
| 6. Total (for each column, sum of items 1.a through 5) ⁴ | RCFDM746 NR | RCFDM747 NR | RCFDM748 NR | RCFDM749 NR | RCFDM750 NR | RCFDM751 NR | | 6. |

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

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

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

| Dollar amounts in thousands | | (Column A) Amortized Cost | (Column B) Allowance Balance | |
|---|----------|---------------------------|------------------------------|----------------|
| 1. Real estate loans: | | | | 1. |
| a. Construction loans..... | RCFDJJ04 | 22,533,000 | RCFDJJ12 | 501,000 1.a. |
| b. Commercial real estate loans..... | RCFDJJ05 | 114,238,000 | RCFDJJ13 | 2,508,000 1.b. |
| c. Residential real estate loans..... | RCFDJJ06 | 306,118,000 | RCFDJJ14 | 1,908,000 1.c. |
| 2. Commercial loans ³ | RCFDJJ07 | 339,904,000 | RCFDJJ15 | 7,567,000 2. |
| 3. Credit cards..... | RCFDJJ08 | 36,021,000 | RCFDJJ16 | 4,082,000 3. |
| 4. Other consumer loans..... | RCFDJJ09 | 70,795,000 | RCFDJJ17 | 2,583,000 4. |
| 5. Unallocated..... | | | RCFDJJ18 | 0 5. |
| 6. Total (sum of items 1.a. through 5) ⁴ | RCFDJJ11 | 889,609,000 | RCFDJJ19 | 19,149,000 6. |

| Dollar amounts in thousands | | | | |
|--|----------|--------|--|-----|
| 7. Securities issued by states and political subdivisions in the U.S..... | RCFDJJ20 | 13,000 | | 7. |
| 8. Total mortgage-backed securities (MBS) (including CMOs, REMICs and stripped MBS)..... | RCFDJJ21 | 14,000 | | 8. |
| 9. Asset-backed securities and structured financial products..... | RCFDJJ23 | 0 | | 9. |
| 10. Other debt securities..... | RCFDJJ24 | 0 | | 10. |
| 11. Total (sum of items 7 through 10) ⁵ | RCFDJJ25 | 27,000 | | 11. |

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

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

| Dollar amounts in thousands | | | | |
|---|----------|-----------|--|------|
| 1. Total interest income in foreign offices..... | RIADC899 | 1,045,000 | | 1. |
| 2. Total interest expense in foreign offices..... | RIADC900 | 587,000 | | 2. |
| 3. Provision for loan and lease losses in foreign offices ¹ | RIADKW02 | 403,000 | | 3. |
| 4. Noninterest income in foreign offices: | | | | 4. |
| a. Trading revenue..... | RIADC902 | -30,000 | | 4.a. |
| b. Investment banking, advisory, brokerage, and underwriting fees and commissions..... | RIADC903 | 43,000 | | 4.b. |
| c. Net securitization income..... | RIADC904 | 0 | | 4.c. |
| d. Other noninterest income..... | RIADC905 | 1,301,000 | | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and unrealized holding gains (losses) on equity securities not held for trading in foreign offices ² | RIADJA28 | 0 | | 5. |
| 6. Total noninterest expense in foreign offices..... | RIADC907 | 1,712,000 | | 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..... | RIADC908 | 0 | | 7. |
| 8. Applicable income taxes (on items 1 through 7)..... | RIADC909 | -10,000 | | 8. |
| 9. Discontinued operations, net of applicable income taxes, in foreign offices..... | RIADGW64 | 0 | | 9. |
| 10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9)..... | RIADC911 | -333,000 | | 10. |
| 11. Not applicable | | | | 11. |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices..... | RIADC913 | -426,000 | | 12. |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)..... | RIADC914 | -759,000 | | 13. |

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

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

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

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

2. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments in foreign offices not held for trading that are included in Schedule RI, item 8.b.

Schedule RI-E - Explanations (Form Type - 031)

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

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

Dollar amounts in thousands

| | | | |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.i) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.i: | | | 1. |
| a. Income and fees from the printing and sale of checks..... | RIADC013 | 0 | 1.a. |
| b. Earnings on/increase in value of cash surrender value of life insurance..... | RIADC014 | 0 | 1.b. |
| c. Income and fees from automated teller machines (ATMs)..... | RIADC016 | 0 | 1.c. |
| d. Rent and other income from other real estate owned..... | RIAD4042 | 0 | 1.d. |
| e. Safe deposit box rent..... | RIADC015 | 0 | 1.e. |
| f. Bank card and credit card interchange fees..... | RIADF555 | 2,216,000 | 1.f. |
| g. Income and fees from wire transfers..... | RIADT047 | 0 | 1.g. |
| h. Disclose component and the dollar amount of that component: | | | 1.h. |
| 1. Describe component..... | TEXT4461 | Click here for value | 1.h.1. |
| 2. Amount of component..... | RIAD4461 | 2,987,000 | 1.h.2. |
| i. Disclose component and the dollar amount of that component: | | | 1.i. |
| 1. Describe component..... | TEXT4462 | Click here for value | 1.i.1. |
| 2. Amount of component..... | RIAD4462 | 1,006,000 | 1.i.2. |
| j. Disclose component and the dollar amount of that component: | | | 1.j. |
| 1. Describe component..... | TEXT4463 | Click here for value | 1.j.1. |
| 2. Amount of component..... | RIAD4463 | 1,866,000 | 1.j.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d: | | | 2. |
| a. Data processing expenses..... | RIADC017 | 0 | 2.a. |
| b. Advertising and marketing expenses..... | RIAD0497 | 0 | 2.b. |
| c. Directors' fees..... | RIAD4136 | 0 | 2.c. |
| d. Printing, stationery, and supplies..... | RIADC018 | 0 | 2.d. |
| e. Postage..... | RIAD8403 | 0 | 2.e. |
| f. Legal fees and expenses..... | RIAD4141 | 0 | 2.f. |
| g. FDIC deposit insurance assessments..... | RIAD4146 | CONF | 2.g. |
| h. Accounting and auditing expenses..... | RIADF556 | 0 | 2.h. |
| i. Consulting and advisory expenses..... | RIADF557 | 951,000 | 2.i. |
| j. Automated teller machine (ATM) and interchange expenses..... | RIADF558 | 0 | 2.j. |
| k. Telecommunications expenses..... | RIADF559 | 0 | 2.k. |
| l. Other real estate owned expenses..... | RIADY923 | 0 | 2.l. |
| m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)..... | RIADY924 | 0 | 2.m. |
| n. Disclose component and the dollar amount of that component: | | | 2.n. |
| 1. Describe component..... | TEXT4464 | Click here for value | 2.n.1. |
| 2. Amount of component..... | RIAD4464 | 2,435,000 | 2.n.2. |
| o. Disclose component and the dollar amount of that component: | | | 2.o. |
| 1. Describe component..... | TEXT4467 | Click here for value | 2.o.1. |
| 2. Amount of component..... | RIAD4467 | 1,283,000 | 2.o.2. |
| p. Disclose component and the dollar amount of that component: | | | 2.p. |
| 1. Describe component..... | TEXT4468 | Click here for value | 2.p.1. |
| 2. Amount of component..... | RIAD4468 | 1,557,000 | 2.p.2. |
| 3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation): | | | 3. |
| a. Disclose component, the gross dollar amount of that component, and its related income tax: | | | 3.a. |
| 1. Describe component..... | TEXTFT29 | NR | 3.a.1. |
| 2. Amount of component..... | RIADFT29 | 0 | 3.a.2. |

Dollar amounts in thousands

| | | | |
|--|----------|----------------------|--------|
| 3. Applicable income tax effect..... | RIADFT30 | 0 | 3.a.3. |
| b. Disclose component, the gross dollar amount of that component, and its related income tax: | | | 3.b. |
| 1. Describe component..... | TEXTFT31 | NR | 3.b.1. |
| 2. Amount of component..... | RIADFT31 | 0 | 3.b.2. |
| 3. Applicable income tax effect..... | RIADFT32 | 0 | 3.b.3. |
| 4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): | | | 4. |
| a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 ¹ | RIADJJ26 | 981,000 | 4.a. |
| b. Effect of adoption of lease accounting standard - ASC Topic 842..... | RIADKW17 | 0 | 4.b. |
| c. Disclose component and the dollar amount of that component: | | | 4.c. |
| 1. Describe component..... | TEXTB526 | NR | 4.c.1. |
| 2. Amount of component..... | RIADB526 | 0 | 4.c.2. |
| d. Disclose component and the dollar amount of that component: | | | 4.d. |
| 1. Describe component..... | TEXTB527 | NR | 4.d.1. |
| 2. Amount of component..... | RIADB527 | 0 | 4.d.2. |
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | 5. |
| a. Disclose component and the dollar amount of that component: | | | 5.a. |
| 1. Describe component..... | TEXT4498 | Click here for value | 5.a.1. |
| 2. Amount of component..... | RIAD4498 | 92,000 | 5.a.2. |
| b. Disclose component and the dollar amount of that component: | | | 5.b. |
| 1. Describe component..... | TEXT4499 | NR | 5.b.1. |
| 2. Amount of component..... | RIAD4499 | 0 | 5.b.2. |
| 6. Adjustments to allowances for credit losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): ³ | | | 6. |
| a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 ¹ | RIADJJ27 | 11,000 | 6.a. |
| b. Effect of adoption of current expected credit losses methodology on allowances for credit losses ¹ | RIADJJ28 | -753,000 | 6.b. |
| c. Disclose component and the dollar amount of that component: | | | 6.c. |
| 1. Describe component..... | TEXT4521 | Click here for value | 6.c.1. |
| 2. Amount of component..... | RIAD4521 | -94,000 | 6.c.2. |
| d. Disclose component and the dollar amount of that component: | | | 6.d. |
| 1. Describe component..... | TEXT4522 | Click here for value | 6.d.1. |
| 2. Amount of component..... | RIAD4522 | 9,000 | 6.d.2. |
| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income): | | | 7. |
| a. Comments?..... | RIAD4769 | Yes | 7.a. |
| b. Other explanations..... | TEXT4769 | Click here for value | 7.b. |

(TEXT4461) Intercompany Allocations

(TEXT4462) Lease Income

(TEXT4463) Net Change on fair values of financial instruments

(TEXT4464) Operating losses

(TEXT4467) Intercompany Allocations

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

(TEXT4468) Contract Services

(TEXT4498) Cash Contribution from WFC Holdings (May 2020)

(TEXT4521) Passage of time/ interest income

(TEXT4522) Other Adjustments

(TEXT4769) Effective 1/1/20, the Bank adopted ASU 2016-13- Current Expected Credit Loss implementation.

Schedule RC - Balance Sheet(Form Type - 031)

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

Dollar amounts in thousands

| | | | |
|---|----------|---------------|---------|
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | 1. |
| a. Noninterest-bearing balances and currency and coin ¹ | RCFD0081 | 24,941,000 | 1.a. |
| b. Interest-bearing balances ² | RCFD0071 | 206,894,000 | 1.b. |
| 2. Securities: | | | 2. |
| a. Held-to-maturity securities (from Schedule RC-B, column A) ³ | RCFDJJ34 | 182,543,000 | 2.a. |
| b. Available-for-sale securities (from Schedule RC-B, column D) | RCFD1773 | 212,761,000 | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading ⁴ | RCFDJA22 | 11,000 | 2.c. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | 3. |
| a. Federal funds sold in domestic offices | RCONB987 | 75,000 | 3.a. |
| b. Securities purchased under agreements to resell ⁵ | RCFDB989 | 65,239,000 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | 4. |
| a. Loans and leases held for sale | RCFD5369 | 22,816,000 | 4.a. |
| b. Loans and leases held for investment | RCFDB528 | 889,757,000 | 4.b. |
| c. LESS: Allowance for loan and lease losses ⁷ | RCFD3123 | 19,149,000 | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) | RCFDB529 | 870,608,000 | 4.d. |
| 5. Trading assets (from Schedule RC-D) | RCFD3545 | 58,158,000 | 5. |
| 6. Premises and fixed assets (including capitalized leases) | RCFD2145 | 11,434,000 | 6. |
| 7. Other real estate owned (from Schedule RC-M) | RCFD2150 | 164,000 | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies | RCFD2130 | 13,190,000 | 8. |
| 9. Direct and indirect investments in real estate ventures | RCFD3656 | 41,000 | 9. |
| 10. Intangible assets (from Schedule RC-M) | RCFD2143 | 30,581,000 | 10. |
| 11. Other assets (from Schedule RC-F) ⁶ | RCFD2160 | 50,740,000 | 11. |
| 12. Total assets (sum of items 1 through 11) | RCFD2170 | 1,750,196,000 | 12. |
| 13. Deposits: | | | 13. |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) | RCON2200 | 1,433,919,000 | 13.a. |
| 1. Noninterest-bearing ⁸ | RCON6631 | 531,501,000 | 13.a.1. |
| 2. Interest-bearing | RCON6636 | 902,418,000 | 13.a.2. |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) | RCFN2200 | 33,410,000 | 13.b. |
| 1. Noninterest-bearing | RCFN6631 | 410,000 | 13.b.1. |
| 2. Interest-bearing | RCFN6636 | 33,000,000 | 13.b.2. |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | 14. |
| a. Federal funds purchased in domestic offices ⁹ | RCONB993 | 882,000 | 14.a. |
| b. Securities sold under agreements to repurchase ¹⁰ | RCFDB995 | 5,970,000 | 14.b. |
| 15. Trading liabilities (from Schedule RC-D) | RCFD3548 | 14,059,000 | 15. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) | RCFD3190 | 47,004,000 | 16. |
| 17. Not applicable | | | 17. |
| 18. Not applicable | | | 18. |

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- Institutions that have adopted ASU 2016-13 should report in item 2.a, amounts net of any applicable allowance for credit losses, and should equal to Schedule RC-B, item 8, column A less Schedule RI-B, Part II, item 7, column B.
- Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- Includes all securities resale agreements, regardless of maturity.
- Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.
- Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
- Includes noninterest-bearing demand, time, and savings deposits.
- Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- Includes all securities repurchase agreements, regardless of maturity.

Dollar amounts in thousands

| | | | |
|---|----------|----------------------|-------|
| 19. Subordinated notes and debentures ¹ | RCFD3200 | 12,454,000 | 19. |
| 20. Other liabilities (from Schedule RC-G)..... | RCFD2930 | 32,620,000 | 20. |
| 21. Total liabilities (sum of items 13 through 20)..... | RCFD2948 | 1,580,318,000 | 21. |
| 22. Not applicable | | | 22. |
| 23. Perpetual preferred stock and related surplus..... | RCFD3838 | 0 | 23. |
| 24. Common stock..... | RCFD3230 | 519,000 | 24. |
| 25. Surplus (exclude all surplus related to preferred stock)..... | RCFD3839 | 114,820,000 | 25. |
| 26. Not available | | | 26. |
| a. Retained earnings..... | RCFD3632 | 52,468,000 | 26.a. |
| b. Accumulated other comprehensive income ² | RCFDB530 | 2,037,000 | 26.b. |
| c. Other equity capital components ³ | RCFDA130 | 0 | 26.c. |
| 27. Not available | | | 27. |
| a. Total bank equity capital (sum of items 23 through 26.c)..... | RCFD3210 | 169,844,000 | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries..... | RCFD3000 | 34,000 | 27.b. |
| 28. Total equity capital (sum of items 27.a and 27.b)..... | RCFDG105 | 169,878,000 | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28)..... | RCFD3300 | 1,750,196,000 | 29. |
| 1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2019..... | RCFD6724 | NR | M.1. |
| 2. Bank's fiscal year-end date (report the date in MMDD format)..... | RCON8678 | NR | M.2. |

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

Exclude assets held for trading.

Dollar amounts in thousands

| | (Column A) Consolidated Bank | | (Column B) Domestic Offices | | |
|---|------------------------------|--------------------|-----------------------------|--------------------|------|
| 1. Cash items in process of collection, unposted debits, and currency and coin..... | RCFD0022 | 22,022,000 | | | 1. |
| a. Cash items in process of collection and unposted debits..... | | | RCON0020 | 9,976,000 | 1.a. |
| b. Currency and coin..... | | | RCON0080 | 12,046,000 | 1.b. |
| 2. Balances due from depository institutions in the U.S..... | RCFD0082 | 1,118,000 | RCON0082 | 1,100,000 | 2. |
| 3. Balances due from banks in foreign countries and foreign central banks..... | RCFD0070 | 18,198,000 | RCON0070 | 1,724,000 | 3. |
| 4. Balances due from Federal Reserve Banks..... | RCFD0090 | 190,497,000 | RCON0090 | 190,497,000 | 4. |
| 5. Total..... | RCFD0010 | 231,835,000 | RCON0010 | 215,343,000 | 5. |

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

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

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

Exclude assets held for trading.

| Dollar amounts in thousands | (Column A) Held-to-maturity Amortized Cost | (Column B) Held-to-maturity Fair Value | (Column C) Available-for-sale Amortized Cost | (Column D) Available-for-sale Fair Value | |
|--|--|--|--|--|---------|
| 1. U.S. Treasury securities..... | RCFD0211 48,587,000 | RCFD0213 50,287,000 | RCFD1286 5,811,000 | RCFD1287 5,958,000 | 1. |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹ | RCFDHT50 0 | RCFDHT51 0 | RCFDHT52 0 | RCFDHT53 0 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S..... | RCFD8496 14,193,000 | RCFD8497 14,862,000 | RCFD8498 25,913,000 | RCFD8499 25,850,000 | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | 4. |
| a. Residential mortgage pass-through securities: | | | | | 4.a. |
| 1. Guaranteed by GNMA..... | RCFDG300 17,122,000 | RCFDG301 17,643,000 | RCFDG302 46,213,000 | RCFDG303 47,567,000 | 4.a.1. |
| 2. Issued by FNMA and FHLMC..... | RCFDG304 96,093,000 | RCFDG305 99,715,000 | RCFDG306 79,064,000 | RCFDG307 82,043,000 | 4.a.2. |
| 3. Other pass-through securities..... | RCFDG308 0 | RCFDG309 0 | RCFDG310 0 | RCFDG311 0 | 4.a.3. |
| b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | 4.b. |
| 1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCFDG312 4,986,000 | RCFDG313 5,215,000 | RCFDG314 1,999,000 | RCFDG315 2,029,000 | 4.b.1. |
| 2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCFDG316 0 | RCFDG317 0 | RCFDG318 0 | RCFDG319 0 | 4.b.2. |
| 3. All other residential MBS..... | RCFDG320 14,000 | RCFDG321 14,000 | RCFDG322 540,000 | RCFDG323 541,000 | 4.b.3. |
| c. Commercial MBS: | | | | | 4.c. |
| 1. Commercial mortgage pass-through securities: | | | | | 4.c.1. |
| a. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCFDK142 0 | RCFDK143 0 | RCFDK144 493,000 | RCFDK145 513,000 | 4.c.1a. |
| b. Other pass-through securities..... | RCFDK146 0 | RCFDK147 0 | RCFDK148 0 | RCFDK149 0 | 4.c.1b. |
| 2. Other commercial MBS: | | | | | 4.c.2. |
| a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCFDK150 702,000 | RCFDK151 755,000 | RCFDK152 0 | RCFDK153 0 | 4.c.2a. |
| b. All other commercial MBS..... | RCFDK154 863,000 | RCFDK155 886,000 | RCFDK156 3,187,000 | RCFDK157 3,141,000 | 4.c.2b. |
| 5. Asset-backed securities and structured financial products: | | | | | 5. |
| a. Asset-backed securities (ABS)..... | RCFDC026 0 | RCFDC988 0 | RCFDC989 3,470,000 | RCFDC027 3,424,000 | 5.a. |
| b. Structured financial products..... | RCFDHT58 10,000 | RCFDHT59 10,000 | RCFDHT60 23,463,000 | RCFDHT61 23,163,000 | 5.b. |
| 6. Other debt securities: | | | | | 6. |
| a. Other domestic debt securities..... | RCFD1737 0 | RCFD1738 0 | RCFD1739 9,391,000 | RCFD1741 9,433,000 | 6.a. |
| b. Other foreign debt securities..... | RCFD1742 0 | RCFD1743 0 | RCFD1744 9,098,000 | RCFD1746 9,099,000 | 6.b. |
| 7. Investments in mutual funds and other equity securities with readily determinable fair values ² | | | RCFDA510 NR | RCFDA511 NR | 7. |
| 8. Total (sum of items 1 through 7) ⁴ | RCFD1754 182,570,000 | RCFD1771 189,387,000 | RCFD1772 208,642,000 | RCFD1773 212,761,000 | 8. |

Dollar amounts in thousands

| | | | |
|---|----------|--------------------|----------|
| 1. Pledged securities ¹ | RCFD0416 | 53,895,000 | M.1. |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): | | | M.2. |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: | | | M.2.a. |
| 1. Three months or less..... | RCFDA549 | 37,117,000 | M.2.a.1. |
| 2. Over three months through 12 months..... | RCFDA550 | 32,695,000 | M.2.a.2. |
| 3. Over one year through three years..... | RCFDA551 | 11,434,000 | M.2.a.3. |
| 4. Over three years through five years..... | RCFDA552 | 16,370,000 | M.2.a.4. |
| 5. Over five years through 15 years..... | RCFDA553 | 10,328,000 | M.2.a.5. |
| 6. Over 15 years..... | RCFDA554 | 32,276,000 | 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: | | | M.2.b. |
| 1. Three months or less..... | RCFDA555 | 52,000 | M.2.b.1. |
| 2. Over three months through 12 months..... | RCFDA556 | 46,000 | M.2.b.2. |
| 3. Over one year through three years..... | RCFDA557 | 8,000 | M.2.b.3. |
| 4. Over three years through five years..... | RCFDA558 | 87,000 | M.2.b.4. |
| 5. Over five years through 15 years..... | RCFDA559 | 5,307,000 | M.2.b.5. |
| 6. Over 15 years..... | RCFDA560 | 237,325,000 | 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: ⁶ | | | M.2.c. |
| 1. Three years or less..... | RCFDA561 | 3,395,000 | M.2.c.1. |
| 2. Over three years..... | RCFDA562 | 8,824,000 | 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)..... | RCFDA248 | 37,366,000 | 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)..... | RCFD1778 | 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): | | | M.4. |
| a. Amortized cost..... | RCFD8782 | 0 | M.4.a. |
| b. Fair value..... | RCFD8783 | 0 | M.4.b. |

- Includes Small Business Administration "Guaranteed Loan Pool Certificates"; U.S. Maritime Administration obligations; Export-Import Bank participation certificates; and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
- Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.
- For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

| Dollar amounts in thousands | | (Column A) Held-to-maturity Amortized Cost | | (Column B) Held-to-maturity Fair Value | | (Column C) Available-for-sale Amortized Cost | | (Column D) Available-for-sale Fair Value | |
|---|----------|--|----------|--|----------|--|----------|--|-------|
| Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. | | | | | | | | | |
| 5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): ¹ | | | | | | | | | M.5. |
| a. Credit card receivables..... | RCFDB838 | 0 | RCFDB839 | 0 | RCFDB840 | 0 | RCFDB841 | 0 | M5a. |
| b. Home equity lines..... | RCFDB842 | 0 | RCFDB843 | 0 | RCFDB844 | 0 | RCFDB845 | 0 | M5b. |
| c. Automobile loans..... | RCFDB846 | 0 | RCFDB847 | 0 | RCFDB848 | 649,000 | RCFDB849 | 649,000 | M5c. |
| d. Other consumer loans..... | RCFDB850 | 0 | RCFDB851 | 0 | RCFDB852 | 2,583,000 | RCFDB853 | 2,540,000 | M5d. |
| e. Commercial and industrial loans..... | RCFDB854 | 0 | RCFDB855 | 0 | RCFDB856 | 154,000 | RCFDB857 | 154,000 | M5e. |
| f. Other..... | RCFDB858 | 0 | RCFDB859 | 0 | RCFDB860 | 84,000 | RCFDB861 | 81,000 | M5.f. |
| 6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B item 5.b): | | | | | | | | | M.6. |
| a. Trust preferred securities issued by financial institutions..... | RCFDG348 | 0 | RCFDG349 | 0 | RCFDG350 | 520,000 | RCFDG351 | 558,000 | M6a. |
| b. Trust preferred securities issued by real estate investment trusts..... | RCFDG352 | 0 | RCFDG353 | 0 | RCFDG354 | 0 | RCFDG355 | 0 | M6b. |
| c. Corporate and similar loans..... | RCFDG356 | 10,000 | RCFDG357 | 10,000 | RCFDG358 | 22,943,000 | RCFDG359 | 22,605,000 | M6c. |
| d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)..... | RCFDG360 | 0 | RCFDG361 | 0 | RCFDG362 | 0 | RCFDG363 | 0 | M6d. |
| e. 1-4 family residential MBS not issued or guaranteed by GSEs..... | RCFDG364 | 0 | RCFDG365 | 0 | RCFDG366 | 0 | RCFDG367 | 0 | M6e. |
| f. Diversified (mixed) pools of structured financial products..... | RCFDG368 | 0 | RCFDG369 | 0 | RCFDG370 | 0 | RCFDG371 | 0 | M6.f. |
| g. Other collateral or reference assets..... | RCFDG372 | 0 | RCFDG373 | 0 | RCFDG374 | 0 | RCFDG375 | 0 | M6g. |

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
6. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.
1. The \$10 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

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

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

| Dollar amounts in thousands | | (Column A) Consolidated Bank | | (Column B) Domestic Offices |
|---|----------|------------------------------|----------|-----------------------------|
| 1. Loans secured by real estate ² | RCFD1410 | NR | | 1. |
| a. Construction, land development, and other land loans: | | | | 1.a. |
| 1. 1-4 family residential construction loans | RCFDF158 | 1,510,000 | RCONF158 | 1,461,000 |
| 2. Other construction loans and all land development and other land loans | RCFDF159 | 21,045,000 | RCONF159 | 19,261,000 |
| b. Secured by farmland (including farm residential and other improvements) | RCFD1420 | 1,851,000 | RCON1420 | 1,851,000 |
| c. Secured by 1-4 family residential properties: | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCFD1797 | 33,042,000 | RCON1797 | 33,042,000 |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | 1.c.2. |
| a. Secured by first liens | RCFD5367 | 293,701,000 | RCON5367 | 293,701,000 |
| b. Secured by junior liens | RCFD5368 | 1,543,000 | RCON5368 | 1,543,000 |
| d. Secured by multifamily (5 or more) residential properties | RCFD1460 | 15,336,000 | RCON1460 | 14,900,000 |
| e. Secured by nonfarm nonresidential properties: | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties | RCFDF160 | 23,606,000 | RCONF160 | 23,372,000 |
| 2. Loans secured by other nonfarm nonresidential properties | RCFDF161 | 74,210,000 | RCONF161 | 68,631,000 |
| 2. Loans to depository institutions and acceptances of other banks: | | | | 2. |
| a. To commercial banks in the U.S. | | | RCONB531 | 1,273,000 |
| 1. To U.S. branches and agencies of foreign banks | RCFDB532 | 1,263,000 | | 2.a.1. |
| 2. To other commercial banks in the U.S. | RCFDB533 | 10,000 | | 2.a.2. |
| b. To other depository institutions in the U.S. | RCFDB534 | 1,000 | RCONB534 | 1,000 |
| c. To banks in foreign countries | | | RCONB535 | 7,641,000 |
| 1. To foreign branches of other U.S. banks | RCFDB536 | 3,000 | | 2.c.1. |
| 2. To other banks in foreign countries | RCFDB537 | 11,477,000 | | 2.c.2. |
| 3. Loans to finance agricultural production and other loans to farmers | RCFD1590 | 3,608,000 | RCON1590 | 3,537,000 |
| 4. Commercial and industrial loans: | | | | 4. |
| a. To U.S. addressees (domicile) | RCFD1763 | 153,332,000 | RCON1763 | 151,800,000 |
| b. To non-U.S. addressees (domicile) | RCFD1764 | 14,287,000 | RCON1764 | 3,442,000 |
| 5. Not applicable | | | | 5. |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | | 6. |
| a. Credit cards | RCFDB538 | 36,021,000 | RCONB538 | 36,021,000 |
| b. Other revolving credit plans | RCFDB539 | 6,948,000 | RCONB539 | 6,948,000 |
| c. Automobile loans | RCFDK137 | 48,450,000 | RCONK137 | 48,450,000 |
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) | RCFDK207 | 15,398,000 | RCONK207 | 15,398,000 |
| 7. Loans to foreign governments and official institutions (including foreign central banks) | RCFD2081 | 1,000 | RCON2081 | 0 |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. | RCFD2107 | 17,997,000 | RCON2107 | 17,997,000 |
| 9. Loans to nondepository financial institutions and other loans | RCFD1563 | 121,362,000 | | 9. |
| a. Loans to nondepository financial institutions | | | RCONJ454 | 100,712,000 |
| b. Other loans: | | | | 9.b. |
| 1. Loans for purchasing or carrying securities (secured and unsecured) | | | RCON1545 | 1,575,000 |
| 2. All other loans (exclude consumer loans) | | | RCONJ451 | 7,064,000 |
| 10. Lease financing receivables (net of unearned income) | | | RCON2165 | 15,501,000 |
| a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) | RCFDF162 | 0 | | 10.a. |
| b. All other leases | RCFDF163 | 16,571,000 | | 10.b. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | RCFD2123 | 0 | RCON2123 | 0 |
| 12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) | RCFD2122 | 912,573,000 | RCON2122 | 875,122,000 |

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

Dollar amounts in thousands

| | | | |
|--|----------|-------------|------------|
| 1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): | | | M.1. |
| a. Construction, land development, and other land loans in domestic offices: | | | M.1.a. |
| 1. 1-4 family residential construction loans..... | RCONK158 | 0 | M.1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONK159 | 13,000 | M.1.a.2. |
| b. Loans secured by 1-4 family residential properties in domestic offices..... | RCONF576 | 4,662,000 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCONK160 | 17,000 | M.1.c. |
| d. Secured by nonfarm nonresidential properties in domestic offices: | | | M.1.d. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONK161 | 134,000 | M.1.d.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONK162 | 114,000 | M.1.d.2. |
| e. Commercial and industrial loans: | | | M.1.e. |
| 1. To U.S. addressees (domicile)..... | RCFDK163 | 495,000 | M.1.e.1. |
| 2. To non-U.S. addressees (domicile)..... | RCFDK164 | 1,000 | M.1.e.2. |
| f. All other loans (include loans to individuals for household, family, and other personal expenditures)..... | RCFDK165 | 678,000 | M.1.f. |
| Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f): | | | |
| 1. Loans secured by farmland in domestic offices..... | RCONK166 | 0 | M.1.f.1. |
| 2. Not applicable | | | M.1.f.2. |
| 3. Loans to finance agricultural production and other loans to farmers..... | RCFDK168 | 0 | M.1.f.3. |
| 4. Loans to individuals for household, family, and other personal expenditures: | | | M.1.f.4. |
| a. Credit cards..... | RCFDK098 | 0 | M.1.f.4.a. |
| b. Automobile loans..... | RCFDK203 | 0 | M.1.f.4.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK204 | 0 | M.1.f.4.c. |
| g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)..... | RCFDHK25 | 6,114,000 | M.1.g. |
| 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): | | | M.2. |
| a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: | | | M.2.a. |
| 1. Three months or less..... | RCONA564 | 17,031,000 | M.2.a.1. |
| 2. Over three months through 12 months..... | RCONA565 | 5,869,000 | M.2.a.2. |
| 3. Over one year through three years..... | RCONA566 | 10,612,000 | M.2.a.3. |
| 4. Over three years through five years..... | RCONA567 | 14,180,000 | M.2.a.4. |
| 5. Over five years through 15 years..... | RCONA568 | 54,859,000 | M.2.a.5. |
| 6. Over 15 years..... | RCONA569 | 188,879,000 | 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: | | | M.2.b. |
| 1. Three months or less..... | RCFDA570 | 401,327,000 | M.2.b.1. |
| 2. Over three months through 12 months..... | RCFDA571 | 21,384,000 | M.2.b.2. |
| 3. Over one year through three years..... | RCFDA572 | 69,348,000 | M.2.b.3. |
| 4. Over three years through five years..... | RCFDA573 | 51,146,000 | M.2.b.4. |
| 5. Over five years through 15 years..... | RCFDA574 | 52,353,000 | M.2.b.5. |
| 6. Over 15 years..... | RCFDA575 | 17,451,000 | 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)..... | RCFDA247 | 138,540,000 | 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 | RCFD2746 | 16,723,000 | 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)..... | RCON5370 | 78,264,000 | 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)..... | RCFDB837 | 8,800,000 | M.5. |
| 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. | | | |
| 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A..... | RCFDC391 | 543,000 | M.6. |

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

Dollar amounts in thousands

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

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):⁵

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

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

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

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

Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2019, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).

- b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....
- c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....

| | | |
|----------|----|--------|
| | | M.7. |
| RCFDC779 | NR | M.7.a. |
| RCFDC780 | NR | M.7.b. |
| | | M.8. |
| RCONF230 | NR | M.8.a. |
| RCONF231 | NR | M.8.b. |
| RCONF232 | NR | M.8.c. |

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

Dollar amounts in thousands

| | | | |
|---|----------|-----------|------|
| 9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))..... | RCONF577 | 2,548,000 | M.9. |
|---|----------|-----------|------|

Dollar amounts in thousands

| | | | |
|--------------------|--|--|-------|
| 10. Not applicable | | | M.10. |
| 11. Not applicable | | | M.11. |

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

Dollar amounts in thousands

| | | | | | | | |
|---|----------|-------------|--|--|--|--|-----------|
| Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2019. | | | | | | | |
| 13. Construction, land development, and other land loans in domestic offices with interest reserves: | | | | | | | M.13. |
| a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)..... | RCONG376 | 0 | | | | | M.13.a. |
| b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)). | RIADG377 | 0 | | | | | M.13.b. |
| Memorandum item 14 is to be completed by all banks. | | | | | | | |
| 14. Pledged loans and leases..... | RCFDG378 | 375,365,000 | | | | | M.14. |
| Memorandum item 15 is to be completed for the December report only. | | | | | | | |
| 15. Reverse mortgages in domestic offices: | | | | | | | M.15. |
| a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above): | | | | | | | M.15.a. |
| 1. Home Equity Conversion Mortgage (HECM) reverse mortgages..... | RCONJ466 | NR | | | | | M.15.a.1. |
| 2. Proprietary reverse mortgages..... | RCONJ467 | NR | | | | | M.15.a.2. |
| b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages: | | | | | | | M.15.b. |
| 1. Home Equity Conversion Mortgage (HECM) reverse mortgages..... | RCONJ468 | NR | | | | | M.15.b.1. |
| 2. Proprietary reverse mortgages..... | RCONJ469 | NR | | | | | M.15.b.2. |
| c. Principal amount of reverse mortgage originations that have been sold during the year: | | | | | | | M.15.c. |
| 1. Home Equity Conversion Mortgage (HECM) reverse mortgages..... | RCONJ470 | NR | | | | | M.15.c.1. |
| 2. Proprietary reverse mortgages..... | RCONJ471 | NR | | | | | M.15.c.2. |
| 16. Not applicable | | | | | | | M.16. |
| Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis. | | | | | | | |
| 17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act: | | | | | | | M.17. |
| a. Number of Section 4013 loans outstanding..... | RCONLG24 | CONF | | | | | M.17.a. |
| b. Outstanding balance of Section 4013 loans..... | RCONLG25 | CONF | | | | | M.17.b. |

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

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

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

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

Dollar amounts in thousands

1. Not applicable

2. Not applicable

| | | |
|--|--|----|
| | | 1. |
| | | 2. |

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), column B:

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

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:

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

| (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|----------------------------|--------|---|------------|------|
| | | | | 3. |
| RCN5564 | 1595 | RCN5565 | 68,000 | 3.a. |
| RCN5566 | 5854 | RCN5567 | 715,000 | 3.b. |
| RCN5568 | 18091 | RCN5569 | 7,687,000 | 3.c. |
| | | | | 4. |
| RCN5570 | 901214 | RCN5571 | 12,604,000 | 4.a. |
| RCN5572 | 51050 | RCN5573 | 5,370,000 | 4.b. |
| RCN5574 | 26219 | RCN5575 | 9,190,000 | 4.c. |

Dollar amounts in thousands

5. Not applicable

6. Not applicable

| | | |
|--|--|----|
| | | 5. |
| | | 6. |

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:

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

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:

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$500,000.....

| (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|----------------------------|-------|---|---------|------|
| | | | | 7. |
| RCN5578 | 184 | RCN5579 | 7,000 | 7.a. |
| RCN5580 | 350 | RCN5581 | 42,000 | 7.b. |
| RCN5582 | 321 | RCN5583 | 90,000 | 7.c. |
| | | | | 8. |
| RCN5584 | 38945 | RCN5585 | 581,000 | 8.a. |
| RCN5586 | 2236 | RCN5587 | 227,000 | 8.b. |
| RCN5588 | 1030 | RCN5589 | 228,000 | 8.c. |

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

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

| Dollar amounts in thousands | | Consolidated Bank | |
|---|----------|-------------------|----------|
| 1. U.S. Treasury securities..... | RCFD3531 | 14,390,000 | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities)..... | RCFD3532 | 1,559,000 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S..... | RCFD3533 | 2,410,000 | 3. |
| 4. Mortgage-backed securities (MBS): | | | 4. |
| a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCFDG379 | 231,000 | 4.a. |
| b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ¹ | RCFDG380 | 1,865,000 | 4.b. |
| c. All other residential MBS..... | RCFDG381 | 165,000 | 4.c. |
| d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCFDK197 | 284,000 | 4.d. |
| e. All other commercial MBS..... | RCFDK198 | 22,000 | 4.e. |
| 5. Other debt securities: | | | 5. |
| a. Structured financial products..... | RCFDHT62 | 73,000 | 5.a. |
| b. All other debt securities..... | RCFDG386 | 1,136,000 | 5.b. |
| 6. Loans: | | | 6. |
| a. Loans secured by real estate | | | 6.a. |
| 1. Loans secured by 1-4 family residential properties..... | RCFDHT63 | 0 | 6.a.1. |
| 2. All other loans secured by real estate..... | RCFDHT64 | 1,000 | 6.a.2. |
| b. Commercial and industrial loans..... | RCFDF614 | 1,531,000 | 6.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)..... | RCFDHT65 | 0 | 6.c. |
| d. Other loans..... | RCFDF618 | 156,000 | 6.d. |
| 7. Not applicable | | | 7. |
| 8. Not applicable | | | 8. |
| 9. Other trading assets..... | RCFD3541 | 11,836,000 | 9. |
| 10. Not applicable | | | 10. |
| 11. Derivatives with a positive fair value..... | RCFD3543 | 22,499,000 | 11. |
| 12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)..... | RCFD3545 | 58,158,000 | 12. |
| 13. Not available | | | 13. |
| a. Liability for short positions..... | RCFD3546 | 2,606,000 | 13.a. |
| b. Other trading liabilities..... | RCFDF624 | 0 | 13.b. |
| 14. Derivatives with a negative fair value..... | RCFD3547 | 11,453,000 | 14. |
| 15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)..... | RCFD3548 | 14,059,000 | 15. |
| 1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d): | | | M.1. |
| a. Loans secured by real estate | | | M.1.a. |
| 1. Loans secured by 1-4 family residential properties..... | RCFDHT66 | 0 | M.1.a.1. |
| 2. All other loans secured by real estate..... | RCFDHT67 | 1,000 | M.1.a.2. |
| b. Commercial and industrial loans..... | RCFDF632 | 1,612,000 | M.1.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)..... | RCFDHT68 | 0 | M.1.c. |
| d. Other loans..... | RCFDF636 | 164,000 | M.1.d. |
| Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets. | | | M.2. |
| 2. Loans measured at fair value that are past due 90 days or more: ¹ | | | M.2. |
| a. Fair value..... | RCFDF639 | 0 | M.2.a. |
| b. Unpaid principal balance..... | RCFDF640 | 0 | M.2.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).

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

Dollar amounts in thousands

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

3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):

| | | Consolidated Bank | | |
|---|----------|-------------------|--|--------|
| | | | | M.3. |
| a. Trust preferred securities issued by financial institutions..... | RCFDG299 | 0 | | M.3.a. |
| b. Trust preferred securities issued by real estate investment trusts..... | RCFDG332 | 0 | | M.3.b. |
| c. Corporate and similar loans..... | RCFDG333 | 60,000 | | M.3.c. |
| d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)..... | RCFDG334 | 0 | | M.3.d. |
| e. 1-4 family residential MBS not issued or guaranteed by GSEs..... | RCFDG335 | 0 | | M.3.e. |
| f. Diversified (mixed) pools of structured financial products..... | RCFDG651 | 0 | | M.3.f. |
| g. Other collateral or reference assets..... | RCFDG652 | 13,000 | | M.3.g. |
| 4. Pledged trading assets: | | | | M.4. |
| a. Pledged securities..... | RCFDG387 | 1,896,000 | | M.4.a. |
| b. Pledged loans..... | RCFDG388 | 0 | | M.4.b. |

Dollar amounts in thousands

| | | | | |
|--|----------|------------|--|-----------|
| 5. Asset-backed securities: | | | | M.5. |
| a. Credit card receivables..... | RCFDF643 | 0 | | M.5.a. |
| b. Home equity lines..... | RCFDF644 | 0 | | M.5.b. |
| c. Automobile loans..... | RCFDF645 | 2,000 | | M.5.c. |
| d. Other consumer loans..... | RCFDF646 | 0 | | M.5.d. |
| e. Commercial and industrial loans..... | RCFDF647 | 0 | | M.5.e. |
| f. Other..... | RCFDF648 | 10,000 | | M.5.f. |
| 6. Retained beneficial interests in securitizations (first-loss or equity tranches) | | | | M.6. |
| 7. Equity securities (included in Schedule RC-D, item 9, above): | | | | M.7. |
| a. Readily determinable fair values..... | RCFDF652 | 11,785,000 | | M.7.a. |
| b. Other..... | RCFDF653 | 0 | | M.7.b. |
| 8. Loans pending securitization..... | RCFDF654 | 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% of the item): ¹ | | | | M.9. |
| a. Disclose component and the dollar amount of that component: | | | | M.9.a. |
| 1. Describe component..... | TEXTF655 | NR | | M.9.a.1. |
| 2. Amount of component..... | RCFDF655 | 0 | | M.9.a.2. |
| b. Disclose component and the dollar amount of that component: | | | | M.9.b. |
| (TEXTF656) NR | RCFDF656 | 0 | | M.9.b.1. |
| c. Disclose component and the dollar amount of that component: | | | | M.9.c. |
| (TEXTF657) NR | RCFDF657 | 0 | | M.9.c.1. |
| 10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item): | | | | M.10. |
| a. Disclose component and the dollar amount of that component: | | | | M.10.a. |
| 1. Describe component..... | TEXTF658 | NR | | M.10.a.1. |
| 2. Amount of component..... | RCFDF658 | 0 | | M.10.a.2. |
| b. Disclose component and the dollar amount of that component: | | | | M.10.b. |
| (TEXTF659) NR | RCFDF659 | 0 | | M.10.b.1. |
| c. Disclose component and the dollar amount of that component: | | | | M.10.c. |
| (TEXTF660) NR | RCFDF660 | 0 | | M.10.c.1. |

1. Exclude equity securities.

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

| Dollar amounts in thousands | | (Column A) Transaction Accounts Total Transaction accounts (including total demand deposits) | (Column B) Transaction Accounts Memo: Total demand deposits (included in column A) | (Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs) | |
|---|----------|--|---|--|----------------------------------|
| Deposits of: | | | | | |
| 1. Individuals, partnerships, and corporations (include all certified and official checks)..... | RCONB549 | 116,008,000 | | RCONB550 | 1,271,218,000 1. |
| 2. U.S. Government..... | RCON2202 | 57,000 | | RCON2520 | 674,000 2. |
| 3. States and political subdivisions in the U.S..... | RCON2203 | 4,007,000 | | RCON2530 | 27,965,000 3. |
| 4. Commercial banks and other depository institutions in the U.S..... | RCONB551 | 2,212,000 | | RCONB552 | 2,327,000 4. |
| 5. Banks in foreign countries..... | RCON2213 | 1,932,000 | | RCON2236 | 273,000 5. |
| 6. Foreign governments and official institutions (including foreign central banks)..... | RCON2216 | 1,473,000 | | RCON2377 | 5,773,000 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)..... | RCON2215 | 125,689,000 | RCON2210 | 123,497,000 | RCON2385 1,308,230,000 7. |

Dollar amounts in thousands

| | | | |
|--|----------|--------------------|----------|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | M.1. |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts..... | RCON6835 | 36,178,000 | M.1.a. |
| b. Total brokered deposits..... | RCON2365 | 73,080,000 | M.1.b. |
| c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ² | RCONHK05 | 61,169,000 | M.1.c. |
| d. Maturity data for brokered deposits: | | | M.1.d. |
| 1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)..... | RCONHK06 | 48,737,000 | M.1.d.1. |
| 2. Not applicable | | | M.1.d.2. |
| 3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)..... | RCONK220 | 11,073,000 | 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). | RCON5590 | NR | M.1.e. |
| f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits..... | RCONK223 | 0 | M.1.f. |
| g. Total reciprocal deposits (as of the report date)..... | RCONJH83 | 0 | M.1.g. |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above): | | | M.2. |
| a. Savings deposits: | | | M.2.a. |
| 1. Money market deposit accounts (MMDAs)..... | RCON6810 | 474,858,000 | M.2.a.1. |
| 2. Other savings deposits (excludes MMDAs)..... | RCON0352 | 766,553,000 | M.2.a.2. |
| b. Total time deposits of less than \$100,000..... | RCON6648 | 40,116,000 | M.2.b. |
| c. Total time deposits of \$100,000 through \$250,000..... | RCONJ473 | 6,092,000 | M.2.c. |
| d. Total time deposits of more than \$250,000..... | RCONJ474 | 20,611,000 | 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..... | RCONF233 | 444,000 | M.2.e. |
| 3. Maturity and repricing data for time deposits of \$250,000 or less: | | | M.3. |
| a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: | | | M.3.a. |
| 1. Three months or less..... | RCONHK07 | 16,270,000 | M.3.a.1. |
| 2. Over three months through 12 months..... | RCONHK08 | 14,109,000 | M.3.a.2. |
| 3. Over one year through three years..... | RCONHK09 | 11,235,000 | M.3.a.3. |
| 4. Over three years..... | RCONHK10 | 4,594,000 | 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 | RCONHK11 | 30,325,000 | M.3.b. |
| 4. Maturity and repricing data for time deposits of more than \$250,000: | | | M.4. |
| a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: | | | M.4.a. |
| 1. Three months or less..... | RCONHK12 | 18,542,000 | M.4.a.1. |
| 2. Over three months through 12 months..... | RCONHK13 | 1,691,000 | M.4.a.2. |
| 3. Over one year through three years..... | RCONHK14 | 291,000 | M.4.a.3. |
| 4. Over three years..... | RCONHK15 | 87,000 | 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 | RCONK222 | 18,400,000 | 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?..... | RCONP752 | Yes | M.5. |
| Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above. | | | |
| 6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above): ⁵ | | | M.6. |
| a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use..... | RCONP753 | 9,496,000 | M.6.a. |
| b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use..... | RCONP754 | 12,280,000 | M.6.b. |
| 7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above): | | | M.7. |

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

Dollar amounts in thousands

| | | | |
|--|----------|--------------------|----------|
| a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above): | | | M.7.a. |
| 1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use..... | RCONP756 | 330,750,000 | M.7.a.1. |
| 2. Deposits in all other MMDAs of individuals, partnerships, and corporations..... | RCONP757 | 143,430,000 | 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): | | | M.7.b. |
| 1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use..... | RCONP758 | 260,174,000 | M.7.b.1. |
| 2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations..... | RCONP759 | 470,805,000 | M.7.b.2. |

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

Dollar amounts in thousands

| | | | |
|---|----------|-------------------|------|
| Deposits of: | | | |
| 1. Individuals, partnerships, and corporations (include all certified and official checks)..... | RCFNB553 | 10,317,000 | 1. |
| 2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions..... | RCFNB554 | 163,000 | 2. |
| 3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)..... | RCFN2625 | 19,549,000 | 3. |
| 4. Foreign governments and official institutions (including foreign central banks)..... | RCFN2650 | 3,381,000 | 4. |
| 5. U.S. Government and states and political subdivisions in the U.S..... | RCFNB555 | 0 | 5. |
| 6. Total..... | RCFN2200 | 33,410,000 | 6. |
| 1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b)..... | RCFNA245 | 5,260,000 | M.1. |

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

Dollar amounts in thousands

| | | | |
|---|----------|-----------------------------|--------|
| 1. Accrued interest receivable ² | RCFDB556 | 4,554,000 | 1. |
| 2. Net deferred tax assets ³ | RCFD2148 | 69,000 | 2. |
| 3. Interest-only strips receivable (not in the form of a security) ⁴ | RCFDHT80 | 0 | 3. |
| 4. Equity investments without readily determinable fair values ⁵ | RCFD1752 | 3,572,000 | 4. |
| 5. Life insurance assets: | | | 5. |
| a. General account life insurance assets..... | RCFDK201 | 5,571,000 | 5.a. |
| b. Separate account life insurance assets..... | RCFDK202 | 13,028,000 | 5.b. |
| c. Hybrid account life insurance assets..... | RCFDK270 | 630,000 | 5.c. |
| 6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)..... | RCFD2168 | 23,316,000 | 6. |
| a. Prepaid expenses..... | RCFD2166 | 0 | 6.a. |
| b. Repossessed personal property (including vehicles)..... | RCFD1578 | 0 | 6.b. |
| c. Derivatives with a positive fair value held for purposes other than trading..... | RCFDC010 | 0 | 6.c. |
| d. FDIC loss-sharing indemnification assets..... | RCFDJ448 | 0 | 6.d. |
| e. Computer software..... | RCFDFT33 | 0 | 6.e. |
| f. Accounts receivable..... | RCFDFT34 | 6,985,000 | 6.f. |
| g. Receivables from foreclosed government-guaranteed mortgage loans..... | RCFDFT35 | 0 | 6.g. |
| h. Disclose component and the dollar amount of that component: | | | 6.h. |
| 1. Describe component..... | TEXT3549 | Click here for value | 6.h.1. |
| 2. Amount of component..... | RCFD3549 | 7,573,000 | 6.h.2. |
| i. Disclose component and the dollar amount of that component: | | | 6.i. |
| 1. Describe component..... | TEXT3550 | NR | 6.i.1. |
| 2. Amount of component..... | RCFD3550 | 0 | 6.i.2. |
| j. Disclose component and the dollar amount of that component: | | | 6.j. |
| 1. Describe component..... | TEXT3551 | NR | 6.j.1. |
| 2. Amount of component..... | RCFD3551 | 0 | 6.j.2. |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)..... | RCFD2160 | 50,740,000 | 7. |

(TEXT3549) Operating Lease Assets

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

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

Dollar amounts in thousands

| | | | |
|--|----------|------------|--------|
| 1. Not available | | | 1. |
| a. Interest accrued and unpaid on deposits in domestic offices ⁶ | RCON3645 | 121,000 | 1.a. |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCFD3646 | 11,759,000 | 1.b. |
| 2. Net deferred tax liabilities ² | RCFD3049 | 5,933,000 | 2. |
| 3. Allowance for credit losses on off-balance sheet credit exposures ⁷ | RCFDB557 | 1,008,000 | 3. |
| 4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item) | RCFD2938 | 13,799,000 | 4. |
| a. Accounts payable | RCFD3066 | 0 | 4.a. |
| b. Deferred compensation liabilities | RCFDC011 | 0 | 4.b. |
| c. Dividends declared but not yet payable | RCFD2932 | 0 | 4.c. |
| d. Derivatives with a negative fair value held for purposes other than trading | RCFDC012 | 0 | 4.d. |
| e. Operating lease liabilities | RCFDLB56 | 4,447,000 | 4.e. |
| f. Disclose component and the dollar amount of that component: | | | 4.f. |
| 1. Describe component | TEXT3552 | NR | 4.f.1. |
| 2. Amount of component | RCFD3552 | 0 | 4.f.2. |
| g. Disclose component and the dollar amount of that component: | | | 4.g. |
| 1. Describe component | TEXT3553 | NR | 4.g.1. |
| 2. Amount of component | RCFD3553 | 0 | 4.g.2. |
| h. Disclose component and the dollar amount of that component: | | | 4.h. |
| 1. Describe component | TEXT3554 | NR | 4.h.1. |
| 2. Amount of component | RCFD3554 | 0 | 4.h.2. |
| 5. Total | RCFD2930 | 32,620,000 | 5. |

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

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

7. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

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

To be completed only by banks with foreign offices.

Dollar amounts in thousands

| | | | |
|--|----------|---------------|----|
| 1. Not applicable | | | 1. |
| 2. Not applicable | | | 2. |
| 3. Securities purchased under agreements to resell..... | RCONB989 | 62,695,000 | 3. |
| 4. Securities sold under agreements to repurchase..... | RCONB995 | 5,426,000 | 4. |
| 5. Other borrowed money..... | RCON3190 | 46,175,000 | 5. |
| <i>EITHER</i> | | | |
| 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs..... | RCON2163 | 23,379,000 | 6. |
| <i>OR</i> | | | |
| 7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs..... | RCON2941 | 0 | 7. |
| 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)..... | RCON2192 | 1,689,106,000 | 8. |
| 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)..... | RCON3129 | 1,542,607,000 | 9. |

Dollar amounts in thousands

| | (Column A) Amortized Cost of Held-to-Maturity Securities | | (Column B) Fair Value of Available-for-Sale Securities | | |
|---|--|-------------|--|-------------|---------|
| 10. U.S. Treasury securities..... | RCON0211 | 48,587,000 | RCON1287 | 5,958,000 | 10. |
| 11. U.S. Government agency obligations (exclude mortgage-backed securities)..... | RCON8492 | 0 | RCON8495 | 0 | 11. |
| 12. Securities issued by states and political subdivisions in the U.S..... | RCON8496 | 14,193,000 | RCON8499 | 25,850,000 | 12. |
| 13. Mortgage-backed securities (MBS): | | | | | 13. |
| a. Mortgage pass-through securities: | | | | | 13.a. |
| 1. Issued or guaranteed by FNMA, FHLMC, or GNMA..... | RCONG389 | 113,215,000 | RCONG390 | 130,123,000 | 13.a.1. |
| 2. Other mortgage pass-through securities..... | RCON1709 | 0 | RCON1713 | 0 | 13.a.2. |
| b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | 13.b. |
| 1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ | RCONG393 | 5,688,000 | RCONG394 | 2,029,000 | 13.b.1. |
| 2. All other mortgage-backed securities..... | RCON1733 | 876,000 | RCON1736 | 3,681,000 | 13.b.2. |
| 14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)..... | RCONG397 | 10,000 | RCONG398 | 35,346,000 | 14. |
| 15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)..... | RCONG399 | 0 | RCONG400 | 9,092,000 | 15. |
| 16. Investments in mutual funds and other equity securities with readily determinable fair values ² | | | RCONA511 | NR | 16. |
| 17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)..... | RCON1754 | 182,569,000 | RCON1773 | 212,079,000 | 17. |

Dollar amounts in thousands

| | | | |
|---|----------|------------|-------|
| 18. Equity investments not held for trading: | | | 18. |
| a. Equity securities with readily determinable fair values ³ | RCONJA22 | 11,000 | 18.a. |
| b. Equity investments without readily determinable fair values..... | RCON1752 | 3,572,000 | 18.b. |
| <i>Items 19, 20 and 21 are to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i> | | | |
| 19. Total trading assets..... | RCON3545 | 55,462,000 | 19. |
| 20. Total trading liabilities..... | RCON3548 | 12,796,000 | 20. |
| 21. Total loans held for trading..... | RCONHT71 | 1,688,000 | 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 complete Schedule RC-D, Trading Assets and Liabilities.</i> | | | |
| 22. Total amount of fair value option loans held for investment and held for sale..... | RCONJF75 | 148,000 | 22. |

- 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).
- Item 16 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- Item 18.a is to be completed only by institutions that have adopted ASU 2016-01. See the instructions for further detail on ASU 2016-01.

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

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

Dollar amounts in thousands

| | | | |
|---|----------|-------------------|----|
| 1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)..... | RCFN2133 | 0 | 1. |
| 2. Total IBF liabilities (component of Schedule RC, item 21)..... | RCFN2898 | 22,390,000 | 2. |

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

Dollar amounts in thousands

| | | | |
|--|----------|----------------------|----------|
| 1. Interest-bearing balances due from depository institutions..... | RCFD3381 | 213,760,000 | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ² | RCFDB558 | 56,706,000 | 2. |
| 3. Mortgage-backed securities ² | RCFDB559 | 245,996,000 | 3. |
| 4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes..... | RCFDB560 | 83,759,000 | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell..... | RCFD3365 | 71,283,000 | 5. |
| 6. Loans: | | | 6. |
| a. Loans in domestic offices: | | | 6.a. |
| 1. Total loans..... | RCON3360 | 875,394,000 | 6.a.1. |
| 2. Loans secured by real estate: | | | 6.a.2. |
| a. Loans secured by 1-4 family residential properties..... | RCON3465 | 329,882,000 | 6.a.2.a. |
| b. All other loans secured by real estate..... | RCON3466 | 130,483,000 | 6.a.2.b. |
| 3. Loans to finance agricultural production and other loans to farmers | RCON3386 | 3,695,000 | 6.a.3. |
| 4. Commercial and industrial loans..... | RCON3387 | 165,028,000 | 6.a.4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | 6.a.5. |
| a. Credit cards..... | RCONB561 | 35,964,000 | 6.a.5.a. |
| b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)..... | RCONB562 | 70,137,000 | 6.a.5.b. |
| b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs..... | RCFN3360 | 37,315,000 | 6.b. |
| <i>Item 7 is to be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i> | | | |
| 7. Trading assets..... | RCFD3401 | 57,987,000 | 7. |
| 8. Lease financing receivables (net of unearned income)..... | RCFD3484 | 16,715,000 | 8. |
| 9. Total assets ⁴ | RCFD3368 | 1,778,669,000 | 9. |
| 10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RCON3485 | 61,802,000 | 10. |
| 11. Nontransaction accounts in domestic offices: | | | 11. |
| a. Savings deposits (includes MMDAs)..... | RCONB563 | 1,255,600,000 | 11.a. |
| b. Time deposits of \$250,000 or less..... | RCONHK16 | 50,290,000 | 11.b. |
| c. Time deposits of more than \$250,000..... | RCONHK17 | 23,144,000 | 11.c. |
| 12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs..... | RCFN3404 | 34,605,000 | 12. |
| 13. Federal funds purchased and securities sold under agreements to repurchase..... | RCFD3353 | 17,303,000 | 13. |
| 14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)..... | RCFD3355 | 50,834,000 | 14. |

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

4. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L - Derivatives and Off-Balance Sheet Items(Form Type - 031)

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

Dollar amounts in thousands

| | | | |
|---|----------|-------------|----------|
| 1. Unused commitments: | | | 1. |
| a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines..... | RCFD3814 | 55,694,000 | 1.a. |
| Item 1.a.(1) is to be completed for the December report only. | | | |
| 1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices.. | RCONHT72 | NR | 1.a.1. |
| b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)..... | RCFD3815 | 137,249,000 | 1.b. |
| Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.) | | | |
| Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only. | | | |
| 1. Unused consumer credit card lines..... | RCFDJ455 | NR | 1.b.1. |
| 2. Other unused credit card lines..... | RCFDJ456 | NR | 1.b.2. |
| c. Commitments to fund commercial real estate, construction, and land development loans: | | | 1.c. |
| 1. Secured by real estate: | | | 1.c.1. |
| a. 1-4 family residential construction loan commitments..... | RCFDF164 | 1,907,000 | 1.c.1.a. |
| b. Commercial real estate, other construction loan, and land development loan commitments..... | RCFDF165 | 27,638,000 | 1.c.1.b. |
| 2. Not secured by real estate..... | RCFD6550 | 12,133,000 | 1.c.2. |
| d. Securities underwriting..... | RCFD3817 | 0 | 1.d. |
| e. Other unused commitments: | | | 1.e. |
| 1. Commercial and industrial loans..... | RCFDJ457 | 208,248,000 | 1.e.1. |
| 2. Loans to financial institutions..... | RCFDJ458 | 92,445,000 | 1.e.2. |
| 3. All other unused commitments..... | RCFDJ459 | 61,731,000 | 1.e.3. |
| 2. Financial standby letters of credit and foreign office guarantees..... | RCFD3819 | 120,778,000 | 2. |
| Item 2.a is to be completed by banks with \$1 billion or more in total assets. | | | |
| a. Amount of financial standby letters of credit conveyed to others ¹ | RCFD3820 | 53,636,000 | 2.a. |
| 3. Performance standby letters of credit and foreign office guarantees..... | RCFD3821 | 5,335,000 | 3. |
| Item 3.a is to be completed by banks with \$1 billion or more in total assets. | | | |
| a. Amount of performance standby letters of credit conveyed to others ¹ | RCFD3822 | 1,897,000 | 3.a. |
| 4. Commercial and similar letters of credit..... | RCFD3411 | 1,340,000 | 4. |
| 5. Not applicable | | | 5. |
| 6. Securities lent and borrowed: | | | 6. |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)..... | RCFD3433 | 2,000 | 6.a. |
| b. Securities borrowed..... | RCFD3432 | 3,889,000 | 6.b. |

Dollar amounts in thousands

| | (Column A) Sold Protection | | (Column B) Purchased Protection | | |
|-----------------------------------|----------------------------|------------|---------------------------------|------------|--------|
| 7. Credit derivatives: | | | | | 7. |
| a. Notional amounts: | | | | | 7.a. |
| 1. Credit default swaps..... | RCFDC968 | 5,242,000 | RCFDC969 | 7,306,000 | 7.a.1. |
| 2. Total return swaps..... | RCFDC970 | 29,447,000 | RCFDC971 | 19,635,000 | 7.a.2. |
| 3. Credit options..... | RCFDC972 | 0 | RCFDC973 | 0 | 7.a.3. |
| 4. Other credit derivatives..... | RCFDC974 | 12,535,000 | RCFDC975 | 19,957,000 | 7.a.4. |
| b. Gross fair values: | | | | | 7.b. |
| 1. Gross positive fair value..... | RCFDC219 | 324,000 | RCFDC221 | 926,000 | 7.b.1. |
| 2. Gross negative fair value..... | RCFDC220 | 600,000 | RCFDC222 | 1,019,000 | 7.b.2. |

Dollar amounts in thousands

| | | | |
|--|----------|-------------------|----------|
| c. Notional amounts by regulatory capital treatment: ¹ | | | 7.c. |
| 1. Positions covered under the Market Risk Rule: | | | 7.c.1. |
| a. Sold protection..... | RCFDG401 | 34,249,000 | 7.c.1.a. |
| b. Purchased protection..... | RCFDG402 | 46,808,000 | 7.c.1.b. |
| 2. All other positions: | | | 7.c.2. |
| a. Sold protection..... | RCFDG403 | 12,975,000 | 7.c.2.a. |
| b. Purchased protection that is recognized as a guarantee for regulatory capital purposes..... | RCFDG404 | 0 | 7.c.2.b. |
| c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes..... | RCFDG405 | 90,000 | 7.c.2.c. |

| Dollar amounts in thousands | | (Column A) Remaining Maturity of One Year or Less | (Column B) Remaining Maturity of Over One Year Through Five Years | (Column C) Remaining Maturity of Over Five Years | | | |
|--|----------|---|---|--|----------|-----------|--------|
| d. Notional amounts by remaining maturity: | | | | | 7.d. | | |
| 1. Sold credit protection: ² | | | | | 7.d.1. | | |
| a. Investment grade..... | RCFDG406 | 19,645,000 | RCFDG407 | 15,532,000 | RCFDG408 | 1,927,000 | 7d1a |
| b. Subinvestment grade..... | RCFDG409 | 1,522,000 | RCFDG410 | 7,316,000 | RCFDG411 | 1,282,000 | 7d1b |
| 2. Purchased credit protection: ³ | | | | | | | 7.d.2. |
| a. Investment grade..... | RCFDG412 | 10,293,000 | RCFDG413 | 17,250,000 | RCFDG414 | 2,999,000 | 7d2a |
| b. Subinvestment grade..... | RCFDG415 | 1,672,000 | RCFDG416 | 11,145,000 | RCFDG417 | 3,539,000 | 7d2b |

1. The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2018, Report of Condition.
1. The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2018, Report of Condition.

Dollar amounts in thousands

| | | | |
|--|----------|------------------|---------|
| 8. Spot foreign exchange contracts..... | RCFD8765 | 4,856,000 | 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")..... | RCFD3430 | 0 | 9. |
| a. Not applicable | | | 9.a. |
| b. Commitments to purchase when-issued securities..... | RCFD3434 | 0 | 9.b. |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf..... | RCFDC978 | 0 | 9.c. |
| d. Disclose component and the dollar amount of that component: | | | 9.d. |
| 1. Describe component..... | TEXT3555 | NR | 9.d.1. |
| 2. Amount of component..... | RCFD3555 | 0 | 9.d.2. |
| e. Disclose component and the dollar amount of that component: | | | 9.e. |
| 1. Describe component..... | TEXT3556 | NR | 9.e.1. |
| 2. Amount of component..... | RCFD3556 | 0 | 9.e.2. |
| f. Disclose component and the dollar amount of that component: | | | 9.f. |
| (TEXT3557) NR | RCFD3557 | 0 | 9.f.1. |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")..... | RCFD5591 | 0 | 10. |
| a. Commitments to sell when-issued securities..... | RCFD3435 | 0 | 10.a. |
| b. Disclose component and the dollar amount of that component: | | | 10.b. |
| 1. Describe component..... | TEXT5592 | NR | 10.b.1. |
| 2. Amount of component..... | RCFD5592 | 0 | 10.b.2. |
| c. Disclose component and the dollar amount of that component: | | | 10.c. |
| 1. Describe component..... | TEXT5593 | NR | 10.c.1. |
| 2. Amount of component..... | RCFD5593 | 0 | 10.c.2. |
| d. Disclose component and the dollar amount of that component: | | | 10.d. |
| 1. Describe component..... | TEXT5594 | NR | 10.d.1. |
| 2. Amount of component..... | RCFD5594 | 0 | 10.d.2. |
| e. Disclose component and the dollar amount of that component: | | | 10.e. |
| 1. Describe component..... | TEXT5595 | NR | 10.e.1. |
| 2. Amount of component..... | RCFD5595 | 0 | 10.e.2. |
| Items 11.a and 11.b are to be completed semiannually in the June and December reports only. | | | |
| 11. Year-to-date merchant credit card sales volume: | | | 11. |
| a. Sales for which the reporting bank is the acquiring bank..... | RCFDC223 | NR | 11.a. |
| b. Sales for which the reporting bank is the agent bank with risk..... | RCFDC224 | NR | 11.b. |

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

| Dollar amounts in thousands | (Column A) Interest Rate Contracts | (Column B) Foreign Exchange Contracts | (Column C) Equity Derivative Contracts | (Column D) Commodity and Other Contracts | |
|---|---------------------------------------|--|---|--|-------|
| 12. Gross amounts (e.g., notional amounts): | | | | | 12. |
| a. Futures contracts..... | RCFD8693 249,375,000 | RCFD8694 0 | RCFD8695 3,173,000 | RCFD8696 17,582,000 | 12.a. |
| b. Forward contracts..... | RCFD8697 4,947,556,000 | RCFD8698 223,443,000 | RCFD8699 0 | RCFD8700 0 | 12.b. |
| c. Exchange-traded option contracts: | | | | | 12.c. |
| 1. Written options..... | RCFD8701 21,698,000 | RCFD8702 0 | RCFD8703 45,060,000 | RCFD8704 8,933,000 | 12c1. |
| 2. Purchased options..... | RCFD8705 40,626,000 | RCFD8706 0 | RCFD8707 38,388,000 | RCFD8708 7,323,000 | 12c2. |
| d. Over-the-counter option contracts: | | | | | 12.d. |
| 1. Written options..... | RCFD8709 665,600,000 | RCFD8710 15,538,000 | RCFD8711 78,803,000 | RCFD8712 5,606,000 | 12d1. |
| 2. Purchased options..... | RCFD8713 685,521,000 | RCFD8714 15,857,000 | RCFD8715 75,633,000 | RCFD8716 11,221,000 | 12d2. |
| e. Swaps..... | RCFD3450 4,129,965,000 | RCFD3826 202,427,000 | RCFD8719 20,775,000 | RCFD8720 21,075,000 | 12.e. |
| 13. Total gross notional amount of derivative contracts held for trading..... | RCFDA126 10,308,834,000 | RCFDA127 406,429,000 | RCFD8723 261,832,000 | RCFD8724 71,740,000 | 13. |
| 14. Total gross notional amount of derivative contracts held for purposes other than trading..... | RCFD8725 431,507,000 | RCFD8726 50,836,000 | RCFD8727 0 | RCFD8728 0 | 14. |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate..... | RCFDA589 23,016,000 | | | | 14.a. |
| 15. Gross fair values of derivative contracts: | | | | | 15. |
| a. Contracts held for trading: | | | | | 15.a. |
| 1. Gross positive fair value..... | RCFD8733 39,892,000 | RCFD8734 6,092,000 | RCFD8735 13,260,000 | RCFD8736 2,101,000 | 15a1. |
| 2. Gross negative fair value..... | RCFD8737 42,589,000 | RCFD8738 5,940,000 | RCFD8739 15,130,000 | RCFD8740 2,432,000 | 15a2. |
| b. Contracts held for purposes other than trading: | | | | | 15.b. |
| 1. Gross positive fair value..... | RCFD8741 1,997,000 | RCFD8742 308,000 | RCFD8743 0 | RCFD8744 0 | 15b1. |
| 2. Gross negative fair value..... | RCFD8745 2,107,000 | RCFD8746 629,000 | RCFD8747 0 | RCFD8748 0 | 15b2. |

| | (Column A) Banks and Securities Firms | (Column B) | (Column C) Hedge Funds | (Column D) Sovereign Governments | (Column E) Corporations and All Other Counterparties | |
|--|---|------------|---------------------------|--|---|---------|
| Dollar amounts in thousands | | | | | | |
| Item 16 is to be completed only by banks with total assets of \$10 billion or more. | | | | | | 16. |
| 16. Over-the counter derivatives: ¹ | | | | | | |
| a. Net current credit exposure..... | RCFDG418 7,309,000 | | RCFDG420 188,000 | RCFDG421 94,000 | RCFDG422 21,896,000 | 16.a. |
| b. Fair value of collateral: | | | | | | 16.b. |
| 1. Cash - U.S. dollar..... | RCFDG423 4,901,000 | | RCFDG425 338,000 | RCFDG426 9,000 | RCFDG427 1,989,000 | 16.b.1. |
| 2. Cash - Other currencies..... | RCFDG428 532,000 | | RCFDG430 3,000 | RCFDG431 0 | RCFDG432 1,190,000 | 16.b.2. |
| 3. U.S. Treasury securities..... | RCFDG433 774,000 | | RCFDG435 0 | RCFDG436 0 | RCFDG437 607,000 | 16.b.3. |
| 4. U.S. Government agency and U.S. Government-sponsored agency debt securities..... | RCFDG438 911,000 | | RCFDG440 0 | RCFDG441 0 | RCFDG442 124,000 | 16.b.4. |
| 5. Corporate bonds..... | RCFDG443 0 | | RCFDG445 0 | RCFDG446 0 | RCFDG447 0 | 16.b.5. |
| 6. Equity securities..... | RCFDG448 0 | | RCFDG450 0 | RCFDG451 0 | RCFDG452 802,000 | 16.b.6. |
| 7. All other collateral..... | RCFDG453 346,000 | | RCFDG455 0 | RCFDG456 4,000 | RCFDG457 29,000 | 16.b.7. |
| 8. Total fair value of collateral (sum of items 16.b.(1) through (7))..... | RCFDG458 7,464,000 | | RCFDG460 341,000 | RCFDG461 13,000 | RCFDG462 4,741,000 | 16.b.8. |

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

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

Dollar amounts in thousands

| | | | |
|--|----------|----------------------|----------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | 1. |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests..... | RCFD6164 | 10,000 | 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..... | RCFD6165 | 5 | 1.b. |
| 2. Intangible assets: | | | 2. |
| a. Mortgage servicing assets..... | RCFD3164 | 7,749,000 | 2.a. |
| 1. Estimated fair value of mortgage servicing assets..... | RCFDA590 | 7,823,000 | 2.a.1. |
| b. Goodwill..... | RCFD3163 | 22,448,000 | 2.b. |
| c. All other intangible assets..... | RCFDJF76 | 384,000 | 2.c. |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)..... | RCFD2143 | 30,581,000 | 2.d. |
| 3. Other real estate owned: | | | 3. |
| a. Construction, land development, and other land in domestic offices..... | RCON5508 | 11,000 | 3.a. |
| b. Farmland in domestic offices..... | RCON5509 | 0 | 3.b. |
| c. 1-4 family residential properties in domestic offices..... | RCON5510 | 100,000 | 3.c. |
| d. Multifamily (5 or more) residential properties in domestic offices..... | RCON5511 | 0 | 3.d. |
| e. Nonfarm nonresidential properties in domestic offices..... | RCON5512 | 53,000 | 3.e. |
| f. In foreign offices..... | RCFN5513 | 0 | 3.f. |
| g. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)..... | RCFD2150 | 164,000 | 3.g. |
| 4. Cost of equity securities with readily determinable fair values not held for trading ⁵ | RCFDJA29 | 0 | 4. |
| 5. Other borrowed money: | | | 5. |
| a. Federal Home Loan Bank advances: | | | 5.a. |
| 1. Advances with a remaining maturity or next repricing date of: ¹ | | | 5.a.1. |
| a. One year or less..... | RCFDF055 | 9,000 | 5.a.1.a. |
| b. Over one year through three years..... | RCFDF056 | 13,000 | 5.a.1.b. |
| c. Over three years through five years..... | RCFDF057 | 3,000 | 5.a.1.c. |
| d. Over five years..... | RCFDF058 | 8,000 | 5.a.1.d. |
| 2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) ² | RCFD2651 | 9,000 | 5.a.2. |
| 3. Structured advances (included in items 5.a.(1)(a) - (d) above)..... | RCFDF059 | 0 | 5.a.3. |
| b. Other borrowings: | | | 5.b. |
| 1. Other borrowings with a remaining maturity or next repricing date of: ³ | | | 5.b.1. |
| a. One year or less..... | RCFDF060 | 31,360,000 | 5.b.1.a. |
| b. Over one year through three years..... | RCFDF061 | 13,637,000 | 5.b.1.b. |
| c. Over three years through five years..... | RCFDF062 | 390,000 | 5.b.1.c. |
| d. Over five years..... | RCFDF063 | 1,584,000 | 5.b.1.d. |
| 2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) ⁴ | RCFDB571 | 8,488,000 | 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)..... | RCFD3190 | 47,004,000 | 5.c. |
| 6. Does the reporting bank sell private label or third party mutual funds and annuities?..... | RCFDB569 | Yes | 6. |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... | RCFDB570 | 0 | 7. |
| 8. Internet Web site addresses and physical office trade names: | | | 8. |
| a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):..... | TEXT4087 | Click here for value | 8.a. |

5. Item 4 is to be completed only by insured state banks that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, and have been approved to hold grandfathered equity investments. See instructions for further detail on ASU 2016-01.
1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
2. Report both fixed- and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
3. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
4. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

| | | | |
|---|----------|--------------------------------------|-----------------|
| b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ¹ | | | 8.b. |
| 1. URL 1..... | TE01N528 | Click here for value | 8.b.1. |
| 2. URL 2..... | TE02N528 | Click here for value | 8.b.2. |
| 3. URL 3..... | TE03N528 | Click here for value | 8.b.3. |
| 4. URL 4..... | TE04N528 | Click here for value | 8.b.4. |
| 5. URL 5..... | TE05N528 | NR | 8.b.5. |
| 6. URL 6..... | TE06N528 | NR | 8.b.6. |
| 7. URL 7..... | TE07N528 | NR | 8.b.7. |
| 8. URL 8..... | TE08N528 | NR | 8.b.8. |
| 9. URL 9..... | TE09N528 | NR | 8.b.9. |
| 10. URL 10..... | TE10N528 | NR | 8.b.10. |
| c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any: | | | 8.c. |
| 1. Trade name 1..... | TE01N529 | NR | 8.c.1. |
| 2. Trade name 2..... | TE02N529 | NR | 8.c.2. |
| 3. Trade name 3..... | TE03N529 | NR | 8.c.3. |
| 4. Trade name 4..... | TE04N529 | NR | 8.c.4. |
| 5. Trade name 5..... | TE05N529 | NR | 8.c.5. |
| 6. Trade name 6..... | TE06N529 | NR | 8.c.6. |
| Item 9 is to be completed annually in the December report only. | | | |
| 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?..... | | RCFD4088 | Yes 9. |
| 10. Secured liabilities: | | | 10. |
| a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)..... | | RCONF064 | 0 10.a. |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..... | | RCFDF065 | 2,542,000 10.b. |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..... | | RCONG463 | Yes 11. |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?..... | | RCONG464 | Yes 12. |
| 13. Assets covered by loss-sharing agreements with the FDIC: | | | 13. |
| a. Loans and leases (included in Schedule RC, items 4.a and 4.b): | | | 13.a. |
| 1. Loans secured by real estate in domestic offices: | | | 13.a.1. |
| a. Construction, land development, and other land loans: | | | 13.a.1.a. |
| 1. 1-4 family residential construction loans..... | | RCONK169 | 0 13.a.1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | | RCONK170 | 0 13.a.1.a.2. |
| b. Secured by farmland..... | | RCONK171 | 0 13.a.1.b. |
| c. Secured by 1-4 family residential properties: | | | 13.a.1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | | RCONK172 | 0 13.a.1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | 13.a.1.c.2. |
| a. Secured by first liens..... | | RCONK173 | 0 13.a.1.c.2a. |
| b. Secured by junior liens..... | | RCONK174 | 0 13.a.1.c.2b. |
| d. Secured by multifamily (5 or more) residential properties..... | | RCONK175 | 0 13.a.1.d. |
| e. Secured by nonfarm nonresidential properties: | | | 13.a.1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | | RCONK176 | 0 13.a.1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | | RCONK177 | 0 13.a.1.e.2. |
| 2. Not applicable | | | 13.a.2. |
| 3. Not applicable | | | 13.a.3. |
| 4. Not applicable | | | 13.a.4. |
| 5. All other loans and all leases..... | | RCFDK183 | 0 13.a.5. |

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

Dollar amounts in thousands

| | | | |
|---|----------|-----------|---------|
| b. Other real estate owned (included in Schedule RC, item 7): | | | 13.b. |
| 1. Construction, land development, and other land in domestic offices..... | RCONK187 | 0 | 13.b.1. |
| 2. Farmland in domestic offices..... | RCONK188 | 0 | 13.b.2. |
| 3. 1-4 family residential properties in domestic offices..... | RCONK189 | 0 | 13.b.3. |
| 4. Multifamily (5 or more) residential properties in domestic offices..... | RCONK190 | 0 | 13.b.4. |
| 5. Nonfarm nonresidential properties in domestic offices..... | RCONK191 | 0 | 13.b.5. |
| 6. In foreign offices..... | RCFNK260 | 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..... | RCFDK192 | 0 | 13.b.7. |
| c. Debt securities (included in Schedule RC, items 2.a and 2.b)..... | RCFDJ461 | 0 | 13.c. |
| d. Other assets (exclude FDIC loss-sharing indemnification assets)..... | RCFDJ462 | 0 | 13.d. |
| <i>Items 14.a and 14.b are to be completed annually in the December report only.</i> | | | |
| 14. Captive insurance and reinsurance subsidiaries: | | | 14. |
| a. Total assets of captive insurance subsidiaries ² | RCFDK193 | NR | 14.a. |
| b. Total assets of captive reinsurance subsidiaries ² | RCFDK194 | NR | 14.b. |
| <i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i> | | | |
| 15. Qualified Thrift Lender (QTL) test: | | | 15. |
| a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)..... | RCONL133 | NR | 15.a. |
| b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?..... | RCONL135 | NR | 15.b. |
| <i>Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.</i> | | | |
| 16. International remittance transfers offered to consumers: | | | 16. |
| a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers? | | | 16.a. |
| 1. International wire transfers..... | RCONN517 | Yes | 16.a.1. |
| 2. International ACH transactions..... | RCONN518 | No | 16.a.2. |
| 3. Other proprietary services operated by your institution..... | RCONN519 | Yes | 16.a.3. |
| 4. Other proprietary services operated by another party..... | RCONN520 | No | 16.a.4. |
| b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?..... | RCONN521 | Yes | 16.b. |
| <i>Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.</i> | | | |
| c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)..... | RCONN522 | NR | 16.c. |
| d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date: | | | 16.d. |
| 1. Estimated number of international remittance transfers..... | RCONN523 | NR | 16.d.1. |
| 2. Estimated dollar value of international remittance transfers..... | RCONN524 | NR | 16.d.2. |
| 3. Estimated number of international remittance transfers for which your institution applied the temporary exception..... | RCONN527 | NR | 16.d.3. |
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ¹ | | | 17. |
| a. Number of PPP loans outstanding..... | RCONLG26 | 193065 | 17.a. |
| b. Outstanding balance of PPP loans..... | RCONLG27 | 9,875,000 | 17.b. |
| c. Outstanding balance of PPP loans pledged to the PPPLF..... | RCONLG28 | 0 | 17.c. |
| d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of: | | | 17.d. |
| 1. One year or less..... | RCONLL59 | 0 | 17.d.1. |

2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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

Dollar amounts in thousands

| | | | |
|--|---------|---|---------|
| 2. More than one year..... | RCNLL60 | 0 | 17.d.2. |
| e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCNLL57 | 0 | 17.e. |
| 18. Money Market Mutual Fund Liquidity Facility (MMLF): | | | 18. |
| a. Outstanding balance of assets purchased under the MMLF..... | RCNLL61 | 0 | 18.a. |
| b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30..... | RCNLL58 | 0 | 18.b. |

(TE01N528) www.abbotdowning.com

(TE02N528) www.wellsfargoworks.com

(TE03N528) www.wellsfargoadvisors.com

(TE04N528) www.bancafacilylisto.com

(TEXT4087) www.wellsfargo.com

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

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|--|---|-----------|--|------------|-----------------------|-----------|--------|
| 1. Loans secured by real estate: | | | | | | | 1. |
| a. Construction, land development, and other land loans in domestic offices: | | | | | | | 1.a. |
| 1. 1-4 family residential construction loans..... | RCONF172 | 0 | RCONF174 | 0 | RCONF176 | 0 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans..... | RCONF173 | 233,000 | RCONF175 | 0 | RCONF177 | 36,000 | 1.a.2. |
| b. Secured by farmland in domestic offices..... | RCON3493 | 6,000 | RCON3494 | 0 | RCON3495 | 48,000 | 1.b. |
| c. Secured by 1-4 family residential properties in domestic offices: | | | | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCON5398 | 244,000 | RCON5399 | 40,000 | RCON5400 | 1,174,000 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | | | 1.c.2. |
| a. Secured by first liens..... | RCONC236 | 6,864,000 | RCONC237 | 11,571,000 | RCONC229 | 2,271,000 | 1c2a. |
| b. Secured by junior liens..... | RCONC238 | 22,000 | RCONC239 | 2,000 | RCONC230 | 96,000 | 1c2b. |
| d. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCON3499 | 30,000 | RCON3500 | 1,000 | RCON3501 | 32,000 | 1.d. |
| e. Secured by nonfarm nonresidential properties in domestic offices: | | | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONF178 | 146,000 | RCONF180 | 9,000 | RCONF182 | 391,000 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONF179 | 283,000 | RCONF181 | 37,000 | RCONF183 | 695,000 | 1.e.2. |
| f. In foreign offices..... | RCFNB572 | 0 | RCFNB573 | 0 | RCFNB574 | 177,000 | 1.f. |
| 2. Loans to depository institutions and acceptances of other banks: | | | | | | | 2. |
| a. To U.S. banks and other U.S. depository institutions..... | RCFD5377 | 0 | RCFD5378 | 0 | RCFD5379 | 0 | 2.a. |
| b. To foreign banks..... | RCFD5380 | 0 | RCFD5381 | 0 | RCFD5382 | 0 | 2.b. |
| 3. Loans to finance agricultural production and other loans to farmers..... | RCFD1594 | 16,000 | RCFD1597 | 18,000 | RCFD1583 | 34,000 | 3. |
| 4. Commercial and industrial loans: | | | | | | | 4. |
| a. To U.S. addressees (domicile)..... | RCFD1251 | 346,000 | RCFD1252 | 30,000 | RCFD1253 | 2,123,000 | 4.a. |
| b. To non-U.S. addressees (domicile)..... | RCFD1254 | 11,000 | RCFD1255 | 2,000 | RCFD1256 | 209,000 | 4.b. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | | 5. |
| a. Credit cards..... | RCFDB575 | 338,000 | RCFDB576 | 297,000 | RCFDB577 | 0 | 5.a. |
| b. Automobile loans..... | RCFDK213 | 752,000 | RCFDK214 | 50,000 | RCFDK215 | 176,000 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK216 | 202,000 | RCFDK217 | 77,000 | RCFDK218 | 40,000 | 5.c. |
| 6. Loans to foreign governments and official institutions..... | RCFD5389 | 0 | RCFD5390 | 0 | RCFD5391 | 0 | 6. |
| 7. All other loans..... | RCFD5459 | 83,000 | RCFD5460 | 11,000 | RCFD5461 | 445,000 | 7. |
| 8. Lease financing receivables: | | | | | | | 8. |
| a. Leases to individuals for household, family, and other personal expenditures..... | RCFDF166 | 0 | RCFDF167 | 0 | RCFDF168 | 0 | 8.a. |
| b. All other leases..... | RCFDF169 | 242,000 | RCFDF170 | 0 | RCFDF171 | 187,000 | 8.b. |
| 9. Total loans and leases (sum of items 1 through 8.b)..... | RCFD1406 | 9,818,000 | RCFD1407 | 12,145,000 | RCFD1403 | 8,134,000 | 9. |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)..... | RCFD3505 | 5,000 | RCFD3506 | 19,000 | RCFD3507 | 69,000 | 10. |
| 11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:..... | RCFDK036 | 5,964,000 | RCFDK037 | 11,491,000 | RCFDK038 | 463,000 | 11. |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"..... | RCFDK039 | 339,000 | RCFDK040 | 403,000 | RCFDK041 | 417,000 | 11.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above..... | RCFDK042 | 5,570,000 | RCFDK043 | 11,019,000 | RCFDK044 | 0 | 11.b. |
| 12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC: | | | | | | | 12. |
| a. Loans secured by real estate in domestic offices: | | | | | | | 12.a. |
| 1. Construction, land development, and other land loans: | | | | | | | 12a.1. |
| a. 1-4 family residential construction loans..... | RCONK045 | 0 | RCONK046 | 0 | RCONK047 | 0 | 12a1a. |

| Dollar amounts in thousands | | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | |
|---|----------|---|----------|--|----------|-----------------------|--------|
| b. Other construction loans and all land development and other land loans..... | RCONK048 | 0 | RCONK049 | 0 | RCONK050 | 0 | 12a1b |
| 2. Secured by farmland..... | RCONK051 | 0 | RCONK052 | 0 | RCONK053 | 0 | 12a.2. |
| 3. Secured by 1-4 family residential properties: | | | | | | | 12a.3. |
| a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCONK054 | 0 | RCONK055 | 0 | RCONK056 | 0 | 12a3a |
| b. Closed-end loans secured by 1-4 family residential properties: | | | | | | | 12a3b |
| 1. Secured by first liens..... | RCONK057 | 0 | RCONK058 | 0 | RCONK059 | 0 | 12a31. |
| 2. Secured by junior liens..... | RCONK060 | 0 | RCONK061 | 0 | RCONK062 | 0 | 12a32 |
| 4. Secured by multifamily (5 or more) residential properties..... | RCONK063 | 0 | RCONK064 | 0 | RCONK065 | 0 | 12a.4. |
| 5. Secured by nonfarm nonresidential properties: | | | | | | | 12a.5. |
| a. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONK066 | 0 | RCONK067 | 0 | RCONK068 | 0 | 12a5a |
| b. Loans secured by other nonfarm nonresidential properties..... | RCONK069 | 0 | RCONK070 | 0 | RCONK071 | 0 | 12a5b |
| b. Not applicable | | | | | | | 12.b. |
| c. Not applicable | | | | | | | 12.c. |
| d. Not applicable | | | | | | | 12.d. |
| e. All other loans and all leases..... | RCFDK087 | 0 | RCFDK088 | 0 | RCFDK089 | 0 | 12.e. |
| f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements..... | RCFDK102 | 0 | RCFDK103 | 0 | RCFDK104 | 0 | 12.f. |
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1): | | | | | | | M.1. |
| a. Construction, land development, and other land loans in domestic offices: | | | | | | | M.1.a. |
| 1. 1-4 family residential construction loans..... | RCONK105 | 0 | RCONK106 | 0 | RCONK107 | 0 | M1a1. |
| 2. Other construction loans and all land development and other land loans..... | RCONK108 | 0 | RCONK109 | 0 | RCONK110 | 14,000 | M1a2 |
| b. Loans secured by 1-4 family residential properties in domestic offices.. | RCONF661 | 1,079,000 | RCONF662 | 1,676,000 | RCONF663 | 1,681,000 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties in domestic offices..... | RCONK111 | 0 | RCONK112 | 0 | RCONK113 | 3,000 | M.1.c. |
| d. Secured by nonfarm nonresidential properties in domestic offices: | | | | | | | M.1.d. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties..... | RCONK114 | 5,000 | RCONK115 | 0 | RCONK116 | 170,000 | M1d1. |
| 2. Loans secured by other nonfarm nonresidential properties..... | RCONK117 | 3,000 | RCONK118 | 1,000 | RCONK119 | 284,000 | M1d2 |
| e. Commercial and industrial loans: | | | | | | | M.1.e. |
| 1. To U.S. addressees (domicile)..... | RCFDK120 | 4,000 | RCFDK121 | 0 | RCFDK122 | 1,300,000 | M1e1. |
| 2. To non-U.S. addressees (domicile)..... | RCFDK123 | 0 | RCFDK124 | 0 | RCFDK125 | 123,000 | M1e2 |
| f. All other loans (include loans to individuals for household, family, and other personal expenditures)..... | RCFDK126 | 60,000 | RCFDK127 | 61,000 | RCFDK128 | 258,000 | M.1.f. |
| Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C): | | | | | | | |
| 1. Loans secured by farmland in domestic offices..... | RCONK130 | 0 | RCONK131 | 0 | RCONK132 | 0 | M1f1. |
| 2. Not applicable | | | | | | | M1f2. |
| 3. Loans to finance agricultural production and other loans to farmers..... | RCFDK138 | 0 | RCFDK139 | 0 | RCFDK140 | 0 | M1f3. |
| 4. Loans to individuals for household, family, and other personal expenditures: | | | | | | | M1f4. |
| a. Credit cards..... | RCFDK274 | 0 | RCFDK275 | 0 | RCFDK276 | 0 | M1f4a |
| b. Automobile loans..... | RCFDK277 | 0 | RCFDK278 | 0 | RCFDK279 | 0 | M1f4b |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans)..... | RCFDK280 | 0 | RCFDK281 | 0 | RCFDK282 | 0 | M1f4c |
| g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f) ¹ | RCFDHK26 | 1,151,000 | RCFDHK27 | 1,738,000 | RCFDHK28 | 3,833,000 | M.1.g. |

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

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---------|--|---------|-----------------------|---------|------|
| | | | | | | | |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above..... | RCFD6558 | 11,000 | RCFD6559 | 1,000 | RCFD6560 | 5,000 | M.2. |
| 3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)..... | RCFD1248 | 2,000 | RCFD1249 | 1,000 | RCFD1250 | 179,000 | M.3. |
| 4. Not applicable | | | | | | | M.4. |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)..... | RCFDC240 | 384,000 | RCFDC241 | 464,000 | RCFDC226 | 430,000 | M.5. |

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

| Dollar amounts in thousands | | | |
|---|----------|----|------|
| Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only. | | | |
| 7. Additions to nonaccrual assets during the previous six months..... | RCFDC410 | NR | M.7. |
| 8. Nonaccrual assets sold during the previous six months..... | RCFDC411 | NR | M.8. |

| Dollar amounts in thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|----|--|----|-----------------------|----|--------|
| | | | | | | | |
| 9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ² | | | | | | | M.9. |
| a. Outstanding balance..... | RCFDL183 | NR | RCFDL184 | NR | RCFDL185 | NR | M.9.a. |
| b. Amount included in Schedule RC-N, items 1 through 7, above..... | RCFDL186 | NR | RCFDL187 | NR | RCFDL188 | NR | M.9.b. |

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

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 031)

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar amounts in thousands

| | | | |
|---|----------|----------------------|----------|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations..... | RCFDF236 | 1,622,746,000 | 1. |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)..... | RCFDF237 | 35,434,000 | 2. |
| 3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)..... | RCFNF234 | 33,815,000 | 3. |
| 4. Average consolidated total assets for the calendar quarter..... | RCFDK652 | 1,778,669,000 | 4. |
| a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)..... | RCFDK653 | 1 | 4.a. |
| 5. Average tangible equity for the calendar quarter ¹ | RCFDK654 | 149,773,000 | 5. |
| 6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions..... | RCFDK655 | 80,000 | 6. |
| 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | | | 7. |
| a. One year or less..... | RCFDG465 | 6,771,000 | 7.a. |
| b. Over one year through three years..... | RCFDG466 | 36,011,000 | 7.b. |
| c. Over three years through five years..... | RCFDG467 | 368,000 | 7.c. |
| d. Over five years..... | RCFDG468 | 1,279,000 | 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): | | | 8. |
| a. One year or less..... | RCFDG469 | 0 | 8.a. |
| b. Over one year through three years..... | RCFDG470 | 1,048,000 | 8.b. |
| c. Over three years through five years..... | RCFDG471 | 174,000 | 8.c. |
| d. Over five years..... | RCFDG472 | 11,232,000 | 8.d. |
| 9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b)..... | RCONG803 | 0 | 9. |
| Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution. | | | |
| a. Fully consolidated brokered reciprocal deposits..... | RCONL190 | NR | 9.a. |
| 10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b..... | RCFDK656 | No | 10. |
| If the answer to item 10 is "YES," complete items 10.a and 10.b. | | | |
| a. Banker's bank deduction..... | RCFDK657 | NR | 10.a. |
| b. Banker's bank deduction limit..... | RCFDK658 | NR | 10.b. |
| 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b..... | RCFDK659 | Yes | 11. |
| If the answer to item 11 is "YES," complete items 11.a and 11.b. | | | |
| a. Custodial bank deduction..... | RCFDK660 | 472,254,000 | 11.a. |
| b. Custodial bank deduction limit..... | RCFDK661 | 30,667,000 | 11.b. |
| 1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): | | | M.1. |
| a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹ | | | M.1.a. |
| 1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF049 | 649,628,000 | M.1.a.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..... | RCONF050 | 64713450 | M.1.a.2. |
| b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹ | | | M.1.b. |
| 1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF051 | 900,177,000 | M.1.b.1. |
| 2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000..... | RCONF052 | 507239 | M.1.b.2. |
| c. Retirement deposit accounts of \$250,000 or less: ¹ | | | M.1.c. |
| 1. Amount of retirement deposit accounts of \$250,000 or less..... | RCONF045 | 35,838,000 | M.1.c.1. |
| 2. Number of retirement deposit accounts of \$250,000 or less..... | RCONF046 | 3237007 | M.1.c.2. |
| d. Retirement deposit accounts of more than \$250,000: ¹ | | | M.1.d. |

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

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands

| | | | |
|---|----------|--------------------|----------|
| 1. Amount of retirement deposit accounts of more than \$250,000..... | RCONF047 | 1,669,000 | M.1.d.1. |
| 2. Number of retirement deposit accounts of more than \$250,000..... | RCONF048 | 2559 | M.1.d.2. |
| <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i> | | | |
| 2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ³ | RCON5597 | 762,778,000 | 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: | | | M.3. |
| a. Legal title..... | TEXTA545 | NR | M.3.a. |
| b. FDIC Certificate Number..... | RCONA545 | 0 | M.3.b. |
| 4. Dually payable deposits in the reporting institution's foreign branches..... | RCFNGW43 | 0 | M.4. |
| 5. Not applicable | | | M.5. |
| <i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i> | | | |
| 6. Criticized and classified items: | | | M.6. |
| a. Special mention..... | RCFDK663 | CONF | M.6.a. |
| b. Substandard..... | RCFDK664 | CONF | M.6.b. |
| c. Doubtful..... | RCFDK665 | CONF | M.6.c. |
| d. Loss..... | RCFDK666 | CONF | M.6.d. |
| 7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations: | | | M.7. |
| a. Nontraditional 1-4 family residential mortgage loans..... | RCFDN025 | CONF | M.7.a. |
| b. Securitizations of nontraditional 1-4 family residential mortgage loans..... | RCFDN026 | CONF | M.7.b. |
| 8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations: | | | M.8. |
| a. Higher-risk consumer loans..... | RCFDN027 | CONF | M.8.a. |
| b. Securitizations of higher-risk consumer loans..... | RCFDN028 | CONF | M.8.b. |
| 9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations: | | | M.9. |
| a. Higher-risk commercial and industrial loans and securities..... | RCFDN029 | CONF | M.9.a. |
| b. Securitizations of higher-risk commercial and industrial loans and securities..... | RCFDN030 | CONF | M.9.b. |
| 10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank: | | | M.10. |
| a. Total unfunded commitments..... | RCFDK676 | 15,582,000 | M.10.a. |
| b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)..... | RCFDK677 | 30,000 | M.10.b. |
| 11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)..... | RCFDK669 | 27,000 | M.11. |
| 12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d)..... | RCONK678 | 15,924,000 | M.12. |
| <i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i> | | | |
| 13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements): | | | M.13. |
| a. Construction, land development, and other land loans secured by real estate..... | RCFDN177 | 66,000 | M.13.a. |
| b. Loans secured by multifamily residential and nonfarm nonresidential properties..... | RCFDN178 | 0 | M.13.b. |
| c. Closed-end loans secured by first liens on 1-4 family residential properties..... | RCFDN179 | 0 | M.13.c. |
| d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..... | RCFDN180 | 0 | M.13.d. |
| e. Commercial and industrial loans..... | RCFDN181 | 0 | M.13.e. |
| f. Credit card loans to individuals for household, family, and other personal expenditures..... | RCFDN182 | 0 | M.13.f. |
| g. All other loans to individuals for household, family, and other personal expenditures..... | RCFDN183 | 0 | M.13.g. |
| h. Non-agency residential mortgage-backed securities..... | RCFDM963 | 0 | M.13.h. |
| <i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i> | | | |
| 14. Amount of the institution's largest counterparty exposure..... | RCFDK673 | CONF | M.14. |
| 15. Total amount of the institution's 20 largest counterparty exposures..... | RCFDK674 | CONF | M.15. |
| <i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i> | | | |
| 16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)..... | RCFDL189 | 820,000 | M.16. |

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

Dollar amounts in thousands

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

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

- a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....
- b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....
- c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....
- d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....

| | | M.17. |
|----------|----|---------|
| RCFDL194 | NR | M.17.a. |
| RCFDL195 | NR | M.17.b. |
| RCFDL196 | NR | M.17.c. |
| RCONL197 | NR | M.17.d. |

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

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

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

Dollar amounts in thousands

| | | | |
|--|----------|------------|------|
| 1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale ¹ | RCONHT81 | 19,339,000 | 1. |
| 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale ² | RCONHT82 | 28,809,000 | 2. |
| 3. 1-4 family residential mortgage loans sold during the quarter..... | RCONFT04 | 47,651,000 | 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.)..... | RCONFT05 | 22,020,000 | 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)..... | RIADHT85 | 493,000 | 5. |
| 6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter..... | RCONHT86 | 155,000 | 6. |
| 7. Representation and warranty reserves for 1-4 family residential mortgage loans sold: | | | 7. |
| a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.. | RCONL191 | CONF | 7.a. |
| b. For representations and warranties made to other parties..... | RCONL192 | CONF | 7.b. |
| c. Total representation and warranty reserves (sum of items 7.a and 7.b)..... | RCONM288 | 197,000 | 7.c. |

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

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

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

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|--|---|--|--|--|--|--------|
| Dollar amounts in thousands | | | | | | |
| 1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading purposes ¹ | RCFDJA36 212,772,000 | RCFDG474 0 | RCFDG475 6,006,000 | RCFDG476 204,999,000 | RCFDG477 1,767,000 | 1. |
| 2. Federal funds sold and securities purchased under agreements to resell..... | RCFDG478 0 | RCFDG479 0 | RCFDG480 0 | RCFDG481 0 | RCFDG482 0 | 2. |
| 3. Loans and leases held for sale..... | RCFDG483 19,496,000 | RCFDG484 0 | RCFDG485 0 | RCFDG486 18,811,000 | RCFDG487 685,000 | 3. |
| 4. Loans and leases held for investment..... | RCFDG488 148,000 | RCFDG489 0 | RCFDG490 0 | RCFDG491 0 | RCFDG492 148,000 | 4. |
| 5. Trading assets: | | | | | | 5. |
| a. Derivative assets..... | RCFD3543 22,499,000 | RCFDG493 40,082,000 | RCFDG494 3,621,000 | RCFDG495 57,274,000 | RCFDG496 1,686,000 | 5.a. |
| b. Other trading assets..... | RCFDG497 35,659,000 | RCFDG498 0 | RCFDG500 26,174,000 | RCFDG500 9,468,000 | RCFDG501 17,000 | 5.b. |
| 1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)..... | RCFDF240 0 | RCFDF684 0 | RCFDF692 0 | RCFDF241 0 | RCFDF242 0 | 5.b.1. |
| 6. All other assets..... | RCFDG391 7,559,000 | RCFDG392 1,221,000 | RCFDG395 0 | RCFDG396 2,043,000 | RCFDG804 6,737,000 | 6. |
| 7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)..... | RCFDG502 298,133,000 | RCFDG503 41,303,000 | RCFDG504 35,801,000 | RCFDG505 292,595,000 | RCFDG506 11,040,000 | 7. |
| 8. Deposits..... | RCFDF252 0 | RCFDF686 0 | RCFDF694 0 | RCFDF253 0 | RCFDF254 0 | 8. |
| 9. Federal funds purchased and securities sold under agreements to repurchase..... | RCFDG507 0 | RCFDG508 0 | RCFDG509 0 | RCFDG510 0 | RCFDG511 0 | 9. |
| 10. Trading liabilities: | | | | | | 10. |
| a. Derivative liabilities..... | RCFD3547 11,453,000 | RCFDG512 56,271,000 | RCFDG513 3,614,000 | RCFDG514 62,398,000 | RCFDG515 1,712,000 | 10.a. |
| b. Other trading liabilities..... | RCFDG516 2,606,000 | RCFDG517 0 | RCFDG518 2,484,000 | RCFDG519 122,000 | RCFDG520 0 | 10.b. |

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.
1. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|---|--|--|---|---|---|--------|
| Dollar amounts in thousands | | | | | | |
| 11. Other borrowed money..... | RCFDG521 0 | RCFDG522 0 | RCFDG523 0 | RCFDG524 0 | RCFDG525 0 | 11. |
| 12. Subordinated notes and debentures..... | RCFDG526 0 | RCFDG527 0 | RCFDG528 0 | RCFDG529 0 | RCFDG530 0 | 12. |
| 13. All other liabilities..... | RCFDG805 976,000 | RCFDG806 1,798,000 | RCFDG807 0 | RCFDG808 2,748,000 | RCFDG809 26,000 | 13. |
| 14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)..... | RCFDG531 15,035,000 | RCFDG532 58,069,000 | RCFDG533 6,098,000 | RCFDG534 65,268,000 | RCFDG535 1,738,000 | 14. |
| 1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6): | | | | | | M.1. |
| a. Mortgage servicing assets..... | RCFDG536 6,423,000 | RCFDG537 0 | RCFDG538 0 | RCFDG539 0 | RCFDG540 6,423,000 | M.1.a. |

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|--------------------------------------|--|--|---|---|---|--------|
| Dollar amounts in thousands | | | | | | |
| b. Nontrading derivative assets..... | RCFDG541 0 | RCFDG542 0 | RCFDG543 0 | RCFDG544 0 | RCFDG545 0 | M.1.b. |

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

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

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

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

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

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

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

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|--|--|--|---|---|---|----------|
| Dollar amounts in thousands | | | | | | |
| 2. Amount of component..... | RCFDG561 0 | RCFDG562 0 | RCFDG563 0 | RCFDG564 0 | RCFDG565 0 | M.1.f.2. |
| 2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13): | | | | | | M.2. |
| a. Loan commitments (not accounted for as derivatives)..... | RCFDF261 0 | RCFDF689 0 | RCFDF697 0 | RCFDF262 0 | RCFDF263 0 | M.2.a. |
| b. Nontrading derivative liabilities..... | RCFDG566 974,000 | RCFDG567 1,798,000 | RCFDG568 0 | RCFDG569 2,748,000 | RCFDG570 24,000 | M.2.b. |

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

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|-----------------------------|--|--|---|---|---|----------|
| Dollar amounts in thousands | | | | | | |
| 2. Amount of component..... | RCFDG571 0 | RCFDG572 0 | RCFDG573 0 | RCFDG574 0 | RCFDG575 0 | M.2.c.2. |

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

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|-----------------------------|--|--|---|---|---|----------|
| Dollar amounts in thousands | | | | | | |
| 2. Amount of component..... | RCFDG576 0 | RCFDG577 0 | RCFDG578 0 | RCFDG579 0 | RCFDG580 0 | M.2.d.2. |

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

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|-----------------------------|--|--|---|---|---|----------|
| Dollar amounts in thousands | | | | | | |
| 2. Amount of component..... | RCFDG581 0 | RCFDG582 0 | RCFDG583 0 | RCFDG584 0 | RCFDG585 0 | M.2.e.2. |

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

| | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|-----------------------------|--|--|---|---|---|----------|
| Dollar amounts in thousands | RCFDG586 | RCFDG587 | RCFDG588 | RCFDG589 | RCFDG590 | |
| 2. Amount of component..... | 0 | 0 | 0 | 0 | 0 | M.2.f.2. |

| Dollar amounts in thousands | Consolidated Bank | | |
|---|-------------------|------------|----------|
| 3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9): | | | M.3. |
| a. Loans secured by real estate: | | | M.3.a. |
| 1. Secured by 1-4 family residential properties..... | RCFDHT87 | 19,644,000 | M.3.a.1. |
| 2. All other loans secured by real estate..... | RCFDHT88 | 0 | M.3.a.2. |
| b. Commercial and industrial loans..... | RCFDF585 | 0 | M.3.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)..... | RCFDHT89 | 0 | M.3.c. |
| d. Other loans..... | RCFDF589 | 0 | M.3.d. |
| 4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3): | | | M.4. |
| a. Loans secured by real estate: | | | M.4.a. |
| 1. Secured by 1-4 family residential properties..... | RCFDHT91 | 18,907,000 | M.4.a.1. |
| 2. All other loans secured by real estate..... | RCFDHT92 | 0 | M.4.a.2. |
| b. Commercial and industrial loans..... | RCFDF597 | 0 | M.4.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)..... | RCFDHT93 | 0 | M.4.c. |
| d. Other loans..... | RCFDF601 | 2,000 | M.4.d. |

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

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

| | | | |
|---|----------|--------------------|-------|
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..... | RCFAP742 | 115,339,000 | 1. |
| 2. Retained earnings ¹ | RCFAKW00 | 54,311,000 | 2. |
| <i>To be completed only by institutions that have adopted ASU 2016-13:</i> | | | |
| a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)..... | RCOAJJ29 | 2 | 2.a. |
| 3. Accumulated other comprehensive income (AOCI)..... | RCFAB530 | 2,037,000 | 3. |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)..... | RCOAP838 | 0 | 3.a. |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital..... | RCFAP839 | 0 | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)..... | RCFAP840 | 171,687,000 | 5. |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..... | RCFAP841 | 21,902,000 | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..... | RCFAP842 | 379,000 | 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..... | RCFAP843 | 11,000 | 8. |
| 9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f): | | | 9. |
| a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) ² | RCFAP844 | NR | 9.a. |
| b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) ³ | RCFAP845 | NR | 9.b. |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCFAP846 | 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)..... | RCFAP847 | 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)..... | RCFAP848 | NR | 9.e. |
| f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.)..... | RCFAP849 | -162,000 | 9.f. |
| 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: | | | 10. |
| a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)..... | RCFAQ258 | 235,000 | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions. | RCFAP850 | 70,000 | 10.b. |

| Dollar amounts in thousands | | (Column A) Non-advanced Approaches Institutions | | (Column B) Advanced Approaches Institutions | |
|---|--|--|----|--|-----------------|
| 11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments..... | | | | RCFWP851 | 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)..... | | RCFAP852 | NR | RCFWP852 | 149,252,000 12. |
| 13. Not available | | | | | 13. |
| a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12..... | | RCFALB58 | 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..... | | | | RCFWP853 | 0 13.b. |
| 14. Not available | | | | | 14. |
| a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12..... | | RCFALB59 | NR | | 14.a. |
| b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..... | | | | RCFWP854 | 0 14.b. |
| 15. Not available | | | | | 15. |
| a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12..... | | RCFALB60 | 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..... | | | | RCFWP855 | 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..... | | | | RCFWP856 | 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 to cover deductions..... | | RCFAP857 | NR | RCFWP857 | 0 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital ³ | | RCFAP858 | NR | RCFWP858 | 0 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18)..... | | RCFAP859 | NR | RCFWP859 | 149,252,000 19. |

| Dollar amounts in thousands | | | |
|---|--|----------|-------------------|
| 20. Additional tier 1 capital instruments plus related surplus..... | | RCFAP860 | 0 20. |
| 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital | | RCFAP861 | 0 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital..... | | RCFAP862 | 0 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)..... | | RCFAP863 | 0 23. |
| 24. LESS: Additional tier 1 capital deductions..... | | RCFAP864 | 0 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)..... | | RCFAP865 | 0 25. |
| 26. Tier 1 capital ¹ | | RCFA8274 | 149,252,000 26. |
| 27. Average total consolidated assets ² | | RCFAKW03 | 1,780,513,000 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions) ³ | | RCFAP875 | 22,362,000 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes..... | | RCFAB596 | -4,456,000 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29)..... | | RCFAA224 | 1,762,607,000 30. |
| 31. Leverage ratio (item 26 divided by 30)..... | | RCFA7204 | 8.4677% 31. |
| a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)..... | | RCOALE74 | 0 31.a. |

- 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.
- Institutions that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.
- Item 9.b is to be completed only by institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

| Dollar amounts in thousands | | (Column A) Amount | | (Column B) Percentage | |
|--|----------|-------------------|----------|-----------------------|-------|
| 32. Total assets (Schedule RC, item 12); (must be less than \$10 billion)..... | RCFA2170 | NR | | | 32. |
| 33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B..... | RCFAKX77 | NR | RCFAKX78 | NR | 33. |
| 34. Off-balance sheet exposures: | | | | | 34. |
| a. Unused portion of conditionally cancellable commitments..... | RCFAKX79 | NR | | | 34.a. |
| b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)..... | RCFAKX80 | NR | | | 34.b. |
| c. Other off-balance sheet exposures..... | RCFAKX81 | NR | | | 34.c. |
| d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B..... | RCFAKX82 | NR | RCFAKX83 | NR | 34.d. |

| Dollar amounts in thousands | | | |
|--|----------|---------------|-------|
| 35. Unconditionally cancellable commitments..... | RCFAS540 | NR | 35. |
| 36. Investments in the tier 2 capital of unconsolidated financial institutions..... | RCFALB61 | NR | 36. |
| 37. Allocated transfer risk reserve..... | RCFA3128 | NR | 37. |
| 38. Amount of allowances for credit losses on purchased credit-deteriorated assets: | | | 38. |
| a. Loans and leases held for investment..... | RCFAJJ30 | NR | 38.a. |
| b. Held-to-maturity debt securities..... | RCFAJJ31 | NR | 38.b. |
| c. Other financial assets measured at amortized cost..... | RCFAJJ32 | NR | 38.c. |
| 39. Tier 2 capital instruments plus related surplus..... | RCFAP866 | 10,242,000 | 39. |
| 40. Non-qualifying capital instruments subject to phase-out from tier 2 capital..... | RCFAP867 | 90,000 | 40. |
| 41. Total capital minority interest that is not included in tier 1 capital..... | RCFAP868 | 0 | 41. |
| 42. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital | | | 42. |
| a. Allowance for loan and lease losses includable in tier 2 capital ¹ | RCFA5310 | 13,420,000 | 42.a. |
| b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital..... | RCFW5310 | 4,184,000 | 42.b. |
| 43. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital ³ | RCFAQ257 | NR | 43. |
| 44. Tier 2 capital before deductions | | | 44. |
| a. Tier 2 capital before deductions (sum of items 39 through 42.a, plus item 43)..... | RCFAP870 | 23,752,000 | 44.a. |
| b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus items 42.b and 43)..... | RCFWP870 | 14,516,000 | 44.b. |
| 45. LESS: Tier 2 capital deductions..... | RCFAP872 | 0 | 45. |
| 46. Tier 2 capital | | | 46. |
| a. Tier 2 capital (greater of item 44.a minus item 45, or zero)..... | RCFA5311 | 23,752,000 | 46.a. |
| b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero)..... | RCFW5311 | 14,516,000 | 46.b. |
| 47. Total capital | | | 47. |
| a. Total capital (sum of items 26 and 46.a)..... | RCFA3792 | 173,004,000 | 47.a. |
| b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)..... | RCFW3792 | 163,768,000 | 47.b. |
| 48. Total risk-weighted assets | | | 48. |
| a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)..... | RCFAA223 | 1,090,132,352 | 48.a. |
| b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)..... | RCFWA223 | 1,038,062,000 | 48.b. |

3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.
1. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

| Dollar amounts in thousands | | (Column A) Percentage | | (Column B) 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)..... | RCFAP793 | 13.6912% | RCFWP793 | 14.3779% | 49. |
| 50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b)..... | RCFA7206 | 13.6912% | RCFW7206 | 14.3779% | 50. |
| 51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)..... | RCFA7205 | 15.8700% | RCFW7205 | 15.7763% | 51. |

| Dollar amounts in thousands | | | |
|---|----------|----------------------|-------|
| 52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments: | | | 52. |
| a. Capital conservation buffer..... | RCFAH311 | 7.6912% | 52.a. |
| b. Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer..... | RCFWH312 | 2.5000% | 52.b. |
| 53. Eligible retained income ¹ | RCFAH313 | NR | 53. |
| 54. Distributions and discretionary bonus payments during the quarter ² | RCFAH314 | NR | 54. |
| 55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information: | | | 55. |
| a. Total leverage exposure ³ | RCFAH015 | 2,074,472,000 | 55.a. |
| b. Supplementary leverage ratio..... | RCFAH036 | 7.1947% | 55.b. |

1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.a.
3. Item 31 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.
1. Institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).
2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 46.a, in the Call Report for the December 31, 2019, report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).
3. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 031)

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

| | (Column A) Totals from Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|--|---|---|---|---|--|--|--|--|--|------|
| Dollar amounts in thousands | | | | | | | | | | | |
| 1. Cash and balances due from depository institutions..... | RCFDD957 231,835,000 | RCFDS396 605,000 | RCFDD958 216,707,000 | | | | RCFDD959 12,852,000 | RCFDS397 426,000 | RCFDD960 1,245,000 | RCFDS398 0 | 1. |
| 2. Securities: | | | | | | | | | | | 2. |
| a. Held-to-maturity securities ³ | RCFDD961 182,533,000 | RCFDS399 -26,000 | RCFDD962 66,717,000 | RCFDHJ74 0 | RCFDHJ75 0 | | RCFDD963 109,192,000 | RCFDD964 5,773,000 | RCFDD965 877,000 | RCFDS400 0 | 2.a. |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading..... | RCFDJA21 182,738,000 | RCFDS402 0 | RCFDD967 63,255,000 | RCFDHJ76 0 | RCFDHJ77 0 | | RCFDD968 93,210,000 | RCFDD969 16,428,000 | RCFDD970 9,826,000 | RCFDS403 8,000 | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | | 3. |
| a. Federal funds sold in domestic offices..... | RCOND971 75,000 | | RCOND972 0 | | | | RCOND973 75,000 | RCONS410 0 | RCOND974 0 | RCONS411 0 | 3.a. |
| b. Securities purchased under agreements to resell..... | RCFDH171 61,821,000 | RCFDH172 61,821,000 | | | | | | | | | 3.b. |
| 4. Loans and leases held for sale: | | | | | | | | | | | 4. |
| a. Residential mortgage exposures..... | RCFDS413 22,020,000 | RCFDS414 0 | RCFDH173 0 | | | | RCFDS415 1,770,000 | RCFDS416 19,058,000 | RCFDS417 1,192,000 | | 4.a. |
| b. High volatility commercial real estate exposures..... | RCFDS419 0 | RCFDS420 0 | RCFDH174 0 | | | | RCFDH175 0 | RCFDH176 0 | RCFDH177 0 | RCFDS421 0 | 4.b. |
| c. Exposures past due 90 days or more or on nonaccrual ³ | RCFDS423 6,000 | RCFDS424 0 | RCFDS425 0 | RCFDHJ78 0 | RCFDHJ79 0 | | RCFDS426 0 | RCFDS427 0 | RCFDS428 0 | RCFDS429 6,000 | 4.c. |

| Dollar amounts in thousands | | | | | | | | | | |
|--|---|---|---|---|---|--|--|---|--|------|
| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
| 1. Cash and balances due from depository institutions | | | | | | | | | | 1. |
| 2. Securities: | | | | | | | | | | 2. |
| a. Held-to-maturity securities | | | | | | | | | | 2.a. |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading..... | RCFDH270 0 | RCFDS405 0 | | RCFDS406 0 | | | | RCFDH271 11,000 | RCFDH272 5,000 | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | 3. |
| a. Federal funds sold in domestic offices | | | | | | | | | | 3.a. |

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|--|--|---|--|------|
| Dollar amounts in thousands | | | | | | | | | | |
| c. Exposures past due 90 days or more or on nonaccrual ⁶ | | | | | | | | RCFDH277 0 | RCFDH278 0 | 4.c. |

| | (Column A) Totals from Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|--|---|---|---|---|--|--|--|--|--|------|
| Dollar amounts in thousands | | | | | | | | | | | |
| 4. Loans and leases held for sale (continued): | | | | | | | | | | | 4. |
| d. All other exposures..... | RCFDS431 790,000 | RCFDS432 0 | RCFDS433 0 | RCFDHJ80 0 | RCFDHJ81 0 | | RCFDS434 0 | RCFDS435 0 | RCFDS436 790,000 | RCFDS437 0 | 4.d. |
| 5. Loans and leases held for investment: | | | | | | | | | | | 5. |
| a. Residential mortgage exposures..... | RCFDS439 314,248,000 | RCFDS440 -9,000 | RCFDH178 0 | | | | RCFDS441 26,879,000 | RCFDS442 255,127,000 | RCFDS443 32,251,000 | | 5.a. |
| b. High volatility commercial real estate exposures..... | RCFDS445 2,798,000 | RCFDS446 0 | RCFDH179 4,000 | | | | RCFDH180 57,000 | RCFDH181 0 | RCFDH182 0 | RCFDS447 2,737,000 | 5.b. |
| c. Exposures past due 90 days or more or on nonaccrual ⁷ | RCFDS449 4,783,000 | RCFDS450 -1,000 | RCFDS451 0 | RCFDHJ82 0 | RCFDHJ83 0 | | RCFDS452 0 | RCFDS453 0 | RCFDS454 0 | RCFDS455 4,784,000 | 5.c. |
| d. All other exposures..... | RCFDS457 523,260,000 | RCFDS458 -867,000 | RCFDS459 12,275,000 | RCFDHJ84 0 | RCFDHJ85 0 | | RCFDS460 15,527,000 | RCFDS461 10,859,000 | RCFDS462 483,721,000 | RCFDS463 1,745,000 | 5.d. |
| 6. LESS: Allowance for loan and lease losses..... | RCFD3123 19,149,000 | RCFD3123 19,149,000 | | | | | | | | | 6. |
| 7. Trading assets..... | RCFDD976 57,635,000 | RCFDS466 57,546,000 | RCFDD977 0 | RCFDHJ86 0 | RCFDHJ87 0 | | RCFDD978 89,000 | RCFDD979 0 | RCFDD980 0 | RCFDS467 0 | 7. |
| 8. All other assets ⁸ | RCFDD981 104,543,000 | RCFDS469 24,866,000 | RCFDD982 8,662,000 | RCFDHJ88 0 | RCFDHJ89 0 | | RCFDD983 1,600,000 | RCFDD984 1,051,000 | RCFDD985 45,333,000 | RCFDH185 25,000 | 8. |
| a. Separate account bank-owned life insurance | | | | | | | | | | | 8.a. |
| b. Default fund contributions to central counterparties | | | | | | | | | | | 8.b. |

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|--|--|---|--|------|
| Dollar amounts in thousands | | | | | | | | | | |
| 4. Loans and leases held for sale (continued): | | | | | | | | | | 4. |
| d. All other exposures..... | | | | | | | | RCFDH279 0 | RCFDH280 0 | 4.d. |
| 5. Loans and leases held for investment: | | | | | | | | | | 5. |
| a. Residential mortgage exposures..... | | | | | | | | RCFDH281 0 | RCFDH282 0 | 5.a. |
| b. High volatility commercial real estate exposures..... | | | | | | | | RCFDH283 0 | RCFDH284 0 | 5.b. |
| c. Exposures past due 90 days or more or on nonaccrual ¹¹ | | | | | | | | RCFDH285 0 | RCFDH286 0 | 5.c. |
| d. All other exposures..... | | | | | | | | RCFDH287 0 | RCFDH288 0 | 5.d. |
| 6. LESS: Allowance for loan and lease losses | | | | | | | | | | 6. |
| 7. Trading assets..... | RCFDH289 0 | RCFDH186 0 | RCFDH290 0 | RCFDH187 0 | | | | RCFDH291 0 | RCFDH292 0 | 7. |
| 8. All other assets ¹² | RCFDH293 8,783,000 | RCFDH188 0 | RCFDS470 0 | RCFDS471 0 | | | | RCFDH294 0 | RCFDH295 0 | 8. |
| a. Separate account bank-owned life insurance..... | | | | | | | | RCFDH296 13,667,000 | RCFDH297 4,927,000 | 8.a. |
| b. Default fund contributions to central counterparties..... | | | | | | | | RCFDH298 556,000 | RCFDH299 178,000 | 8.b. |

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

| | (Column A) Totals | (Column B) Adjustments to Totals Reported in Column A | (Column Q) Exposure Amount 1,250% | (Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA | (Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up | |
|---|------------------------|--|---|--|--|------|
| Dollar amounts in thousands | | | | | | |
| 9. On-balance sheet securitization exposures: | | | | | | 9. |
| a. Held-to-maturity securities..... | RCFDS475 10,000 | RCFDS476 10,000 | RCFDS477 0 | RCFDS478 2,000 | RCFDS479 0 | 9.a. |
| b. Available-for-sale securities..... | RCFDS480 30,034,000 | RCFDS481 30,034,000 | RCFDS482 0 | RCFDS483 6,860,000 | RCFDS484 0 | 9.b. |
| c. Trading assets..... | RCFDS485 523,000 | RCFDS486 523,000 | RCFDS487 0 | RCFDS488 0 | RCFDS489 0 | 9.c. |
| d. All other on-balance sheet securitization exposures..... | RCFDS490 49,693,000 | RCFDS491 49,693,000 | RCFDS492 0 | RCFDS493 10,387,000 | RCFDS494 0 | 9.d. |
| 10. Off-balance sheet securitization exposures..... | RCFDS495 36,646,000 | RCFDS496 36,646,000 | RCFDS497 0 | RCFDS498 6,287,000 | RCFDS499 0 | 10. |

| | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|--|---|---|---|---|--|--|--|---|---|-----|
| Dollar amounts in thousands | | | | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCFDD2170 1,750,196,000 | RCFDS500 205,046,000 | RCFDD987 367,620,000 | RCFDHJ90 0 | RCFDHJ91 0 | | RCFDD988 261,251,000 | RCFDD989 308,722,000 | RCFDD990 575,235,000 | RCFDS503 9,305,000 | 11. |

| | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | |
|--|---|---|---|---|---|---|---|---|-----|
| Dollar amounts in thousands | | | | | | | | | |
| 11. Total balance sheet assets ¹⁴ | RCFDS504 8,783,000 | RCFDS505 0 | RCFDS506 0 | RCFDS507 0 | | | RCFDS510 0 | RCFDH300 14,234,000 | 11. |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|---|--|---|---|---|--|--|--|---|---|-----|
| Dollar amounts in thousands | | | | | | | | | | | |
| 12. Financial standby letters of credit | RCFDD991 22,064,000 | RCFDD992 22,064,000 | RCFDD993 1,141,000 | RCFDHJ92 0 | RCFDHJ93 0 | | RCFDD994 2,466,000 | RCFDD995 2,262,000 | RCFDD996 15,962,000 | RCFDS511 233,000 | 12. |
| 13. Performance standby letters of credit and transaction-related contingent items | RCFDD997 2,570,000 | RCFDD998 1,285,000 | RCFDD999 78,000 | | | | RCFDG603 99,000 | RCFDG604 21,000 | RCFDG605 1,084,000 | RCFDS512 3,000 | 13. |
| 14. Commercial and similar letters of credit with an original maturity of one year or less | RCFDG606 781,000 | RCFDG607 156,200 | RCFDG608 1,200 | RCFDHJ94 0 | RCFDHJ95 0 | | RCFDG609 10,000 | RCFDG610 34,000 | RCFDG611 93,000 | RCFDS513 18,000 | 14. |
| 15. Retained recourse on small business obligations sold with recourse | RCFDG612 0 | RCFDG613 0 | RCFDG614 0 | | | | RCFDG615 0 | RCFDG616 0 | RCFDG617 0 | RCFDS514 0 | 15. |

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|--|---|---|---|--|--|--|---|---|-------|
| Dollar amounts in thousands | | | | | | | | | | | |
| 16. Repo-style transactions ²¹ | RCFDS515 4,286,000 | RCFDS516 4,286,000 | RCFDS517 47,000 | RCFDS518 83,000 | RCFDS519 0 | | RCFDS520 215,000 | RCFDS521 0 | RCFDS522 3,941,000 | RCFDS523 0 | 16. |
| 17. All other off-balance sheet liabilities | RCFDG618 13,216,000 | RCFDG619 13,216,000 | RCFDG620 12,000 | | | | RCFDG621 0 | RCFDG622 119,000 | RCFDG623 13,085,000 | RCFDS524 0 | 17. |
| 18. Unused commitments: [*] | | | | | | | | | | | 18. |
| a. Original maturity of one year or less | RCFDS525 38,849,000 | RCFDS526 7,769,800 | RCFDS527 25,800 | RCFDHJ96 0 | RCFDHJ97 0 | | RCFDS528 47,000 | RCFDS529 348,000 | RCFDS530 7,334,000 | RCFDS531 15,000 | 18.a. |

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

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

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

| | (Column A) Face, Notional, or Other Amount | (Column B) Credit Equivalent Amount | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|---|--|---|---|---|--|--|--|--|--|-------|
| Dollar amounts in thousands | | | | | | | | | | | |
| b. Original maturity exceeding one year..... | RCFDG624 306,173,000 | RCFDG625 153,086,500 | RCFDG626 1,165,500 | RCFDHJ98 0 | RCFDHJ99 0 | | RCFDG627 579,000 | RCFDG628 4,058,000 | RCFDG629 146,506,000 | RCFDS539 778,000 | 18.b. |
| 19. Unconditionally cancelable commitments..... | RCFDS540 232,394,000 | RCFDS541 0 | | | | | | | | | 19. |
| 20. Over-the-counter derivatives..... | | RCFDS542 40,061,000 | RCFDS543 595,000 | RCFDHK00 0 | RCFDHK01 0 | RCFDS544 0 | RCFDS545 8,365,000 | RCFDS546 119,000 | RCFDS547 30,900,000 | RCFDS548 82,000 | 20. |
| 21. Centrally cleared derivatives..... | | RCFDS549 8,929,000 | RCFDS550 0 | RCFDS551 5,090,000 | RCFDS552 3,321,000 | | RCFDS554 0 | RCFDS555 0 | RCFDS556 518,000 | RCFDS557 0 | 21. |
| 22. Unsettled transactions (failed trades) ²² | RCFDH191 5,000 | | RCFDH193 2,000 | | | | RCFDH194 0 | RCFDH195 0 | RCFDH196 3,000 | RCFDH197 0 | 22. |

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

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

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

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

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

| Dollar amounts in thousands | | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|--|--|---|---|---|--|--|--|---|---|-----|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)..... | | RCFDG630 370,687,500 | RCFDS558 5,173,000 | RCFDS559 3,321,000 | RCFDS560 0 | RCFDG631 273,032,000 | RCFDG632 315,683,000 | RCFDG633 794,661,000 | RCFDS561 10,434,000 | 23. |
| 24. Risk weight factor | | | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)..... | | RCFDG634 0 | RCFDS569 103,460 | RCFDS570 132,840 | RCFDS571 0 | RCFDG635 54,606,400 | RCFDG636 157,841,500 | RCFDG637 794,661,000 | RCFDS572 15,651,000 | 25. |

| Dollar amounts in thousands | | (Column K) Allocation by Risk-Weight Category 250% | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1,250% | |
|--|--|---|---|---|---|---|---|---|-----|
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)..... | | RCFDS562 8,783,000 | RCFDS563 0 | RCFDS564 0 | RCFDS565 0 | RCFDS566 0 | RCFDS567 0 | RCFDS568 0 | 23. |
| 24. Risk weight factor | | | | | | | | | 24. |
| 25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)..... | | RCFDS573 21,957,500 | RCFDS574 0 | RCFDS575 0 | RCFDS576 0 | RCFDS577 0 | RCFDS578 0 | RCFDS579 0 | 25. |

Dollar amounts in thousands

| | | | |
|---|----------|----------------------|------|
| 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold..... | RCFDS580 | 1,073,630,700 | 26. |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)..... | RCFDS581 | 21,773,000 | 27. |
| 28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷ | RCFDB704 | 1,095,372,700 | 28. |
| 29. LESS: Excess allowance for loan and lease losses..... | RCFDA222 | 5,240,348 | 29. |
| 30. LESS: Allocated transfer risk reserve..... | RCFD3128 | 0 | 30. |
| 31. Total risk-weighted assets (item 28 minus items 29 and 30)..... | RCFDG641 | 1,090,132,352 | 31. |
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules..... | RCFDG642 | 29,374,000 | M.1. |

Dollar amounts in thousands

| | (Column A) With a remaining maturity of One year or less | (Column B) With a remaining maturity of Over one year through five years | (Column C) With a remaining maturity of Over five years | |
|--|--|--|---|--------|
| 2. Notional principal amounts of over-the-counter derivative contracts: | | | | M.2. |
| a. Interest rate..... | RCFDS582 626,144,000 | RCFDS583 942,893,000 | RCFDS584 512,210,000 | M.2.a. |
| b. Foreign exchange rate and gold..... | RCFDS585 225,225,000 | RCFDS586 149,135,000 | RCFDS587 67,769,000 | M.2.b. |
| c. Credit (investment grade reference asset)..... | RCFDS588 230,000 | RCFDS589 2,581,000 | RCFDS590 155,000 | M.2.c. |
| d. Credit (non-investment grade reference asset)..... | RCFDS591 2,309,000 | RCFDS592 15,014,000 | RCFDS593 6,002,000 | M.2.d. |
| e. Equity..... | RCFDS594 95,859,000 | RCFDS595 39,592,000 | RCFDS596 3,028,000 | M.2.e. |
| f. Precious metals (except gold)..... | RCFDS597 1,176,000 | RCFDS598 340,000 | RCFDS599 0 | M.2.f. |
| g. Other..... | RCFDS600 25,279,000 | RCFDS601 30,177,000 | RCFDS602 103,000 | M.2.g. |
| 3. Notional principal amounts of centrally cleared derivative contracts: | | | | M.3. |
| a. Interest rate..... | RCFDS603 5,604,488,000 | RCFDS604 1,554,729,000 | RCFDS605 820,491,000 | M.3.a. |
| b. Foreign exchange rate and gold..... | RCFDS606 0 | RCFDS607 0 | RCFDS608 0 | M.3.b. |
| c. Credit (investment grade reference asset)..... | RCFDS609 0 | RCFDS610 245,000 | RCFDS611 4,000 | M.3.c. |
| d. Credit (non-investment grade reference asset)..... | RCFDS612 85,000 | RCFDS613 454,000 | RCFDS614 75,000 | M.3.d. |
| e. Equity..... | RCFDS615 33,892,000 | RCFDS616 6,093,000 | RCFDS617 108,000 | M.3.e. |
| f. Precious metals (except gold)..... | RCFDS618 0 | RCFDS619 0 | RCFDS620 0 | M.3.f. |
| g. Other..... | RCFDS621 344,000 | RCFDS622 74,000 | RCFDS623 0 | M.3.g. |

Dollar amounts in thousands

| | | | |
|---|----------|---------------|--------|
| 4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹ | | | M.4. |
| a. Loans and leases held for investment..... | RCFDJJ30 | -5,000 | M.4.a. |
| b. Held-to-maturity debt securities..... | RCFDJJ31 | 0 | M.4.b. |
| c. Other financial assets measured at amortized cost..... | RCFDJJ32 | 0 | M.4.c. |

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

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

Schedule RC-S - Servicing Securitization and Asset Sale Activities(Form Type - 031)

| Dollar amounts in thousands | (Column A) 1-4 Family Residential Loans | (Column B) Home Equity Lines | (Column C) Credit Card Receivables | (Column D) Auto Loans | (Column E) Other Consumer Loans | (Column F) Commercial and Industrial Loans | (Column G) All Other Loans, All Leases, and All Other Assets | |
|--|---|---------------------------------|---------------------------------------|--------------------------|------------------------------------|---|---|------|
| 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements..... | RCFDB705 172,368,000 | RCFDB706 0 | RCFDB707 0 | RCFDB708 0 | RCFDB709 0 | RCFDB710 0 | RCFDB711 42,264,000 | 1. |
| 2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 | RCFDHU09 0 | RCFDHU10 0 | RCFDHU11 0 | RCFDHU12 0 | RCFDHU13 0 | RCFDHU14 0 | RCFDHU15 0 | 2. |
| <i>Item 3 is to be completed by banks with \$100 billion or more in total assets.</i> | | | | | | | | |
| 3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 ¹ | RCFDB726 0 | RCFDB727 0 | RCFDB728 0 | RCFDB729 0 | RCFDB730 0 | RCFDB731 0 | RCFDB732 0 | 3. |
| 4. Past due loan amounts included in item 1: | | | | | | | | 4. |
| a. 30-89 days past due..... | RCFDB733 7,135,000 | RCFDB734 0 | RCFDB735 0 | RCFDB736 0 | RCFDB737 0 | RCFDB738 0 | RCFDB739 996,000 | 4.a. |
| b. 90 days or more past due..... | RCFDB740 1,628,000 | RCFDB741 0 | RCFDB742 0 | RCFDB743 0 | RCFDB744 0 | RCFDB745 0 | RCFDB746 1,454,000 | 4.b. |
| 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): | | | | | | | | 5. |
| a. Charge-offs..... | RIADB747 11,000 | RIADB748 0 | RIADB749 0 | RIADB750 0 | RIADB751 0 | RIADB752 0 | RIADB753 226,000 | 5.a. |
| b. Recoveries..... | RIADB754 1,000 | RIADB755 0 | RIADB756 0 | RIADB757 0 | RIADB758 0 | RIADB759 0 | RIADB760 97,000 | 5.b. |
| <i>Item 6 is to be completed by banks with \$10 billion or more in total assets.</i> | | | | | | | | |
| 6. Total amount of ownership (or seller's) interest carried as securities or loans ¹ | | RCFDHU16 0 | RCFDHU17 0 | | | RCFDHU18 0 | | 6. |
| 7. Not applicable | | | | | | | | 7. |
| 8. Not applicable | | | | | | | | 8. |
| 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements..... | RCFDB776 194,000 | | | RCFDB779 114,000 | RCFDB780 32,000 | RCFDB781 0 | RCFDB782 5,750,000 | 9. |
| <i>Item 10 is to be completed by banks with \$10 billion or more in total assets.</i> | | | | | | | | |
| 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures ¹ | RCFDB783 0 | | | RCFDB786 0 | RCFDB787 0 | RCFDB788 0 | RCFDB789 0 | 10. |
| 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank..... | RCFDB790 325,000 | | | | | | RCFDB796 42,947,000 | 11. |
| 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.... | RCFDB797 238,000 | | | | | | RCFDB803 12,358,000 | 12. |

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

Dollar amounts in thousands

| | | | |
|---|----------|-------------|----------|
| 1. Not applicable | | | M.1. |
| 2. Outstanding principal balance of assets serviced for others (includes participations serviced for others): | | | M.2. |
| a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements..... | RCFDB804 | 324,000 | M.2.a. |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements..... | RCFDB805 | 925,453,000 | M.2.b. |
| c. Other financial assets (includes home equity lines) ¹ | RCFDA591 | 585,777,000 | 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)..... | RCFDF699 | 1,175,000 | M.2.d. |
| <i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.</i> | | | |
| 3. Asset-backed commercial paper conduits: ² | | | M.3. |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: | | | M.3.a. |
| 1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..... | RCFDB806 | 0 | M.3.a.1. |
| 2. Conduits sponsored by other unrelated institutions..... | RCFDB807 | 0 | M.3.a.2. |
| b. Unused commitments to provide liquidity to conduit structures: | | | M.3.b. |
| 1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..... | RCFDB808 | 0 | M.3.b.1. |
| 2. Conduits sponsored by other unrelated institutions..... | RCFDB809 | 0 | M.3.b.2. |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ² | RCFDC407 | 0 | M.4. |

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

Dollar amounts in thousands

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

| Dollar amounts in thousands | (Column A) Managed Assets | (Column B) Non-Managed Assets | (Column C) Number of Managed Accounts | (Column D) Number of Non-Managed Accounts | |
|---|---------------------------|-------------------------------|---------------------------------------|---|------|
| 4. Personal trust and agency accounts..... | RCFDB868 46,667,000 | RCFDB869 4,825,000 | RCFDB870 35647 | RCFDB871 594 | 4. |
| 5. Employee benefit and retirement-related trust and agency accounts: | | | | | 5. |
| a. Employee benefit - defined contribution..... | RCFDB872 268,000 | RCFDB873 202,887,000 | RCFDB874 59 | RCFDB875 2359 | 5.a. |
| b. Employee benefit - defined benefit..... | RCFDB876 8,110,000 | RCFDB877 88,463,000 | RCFDB878 243 | RCFDB879 1524 | 5.b. |
| c. Other employee benefit and retirement-related accounts..... | RCFDB880 12,807,000 | RCFDB881 28,303,000 | RCFDB882 10444 | RCFDB883 1602 | 5.c. |
| 6. Corporate trust and agency accounts..... | RCFDB884 10,282,000 | RCFDB885 413,517,000 | RCFDC001 1068 | RCFDC002 45082 | 6. |
| 7. Investment management and investment advisory agency accounts..... | RCFDB886 89,721,000 | RCFDJ253 960,000 | RCFDB888 39446 | RCFDJ254 154 | 7. |
| 8. Foundation and endowment trust and agency accounts..... | RCFDJ255 22,634,000 | RCFDJ256 429,000 | RCFDJ257 7117 | RCFDJ258 76 | 8. |
| 9. Other fiduciary accounts..... | RCFDB890 504,000 | RCFDB891 24,634,000 | RCFDB892 25 | RCFDB893 471 | 9. |
| 10. Total fiduciary accounts (sum of items 4 through 9)..... | RCFDB894 190,993,000 | RCFDB895 764,018,000 | RCFDB896 94049 | RCFDB897 51862 | 10. |
| 11. Custody and safekeeping accounts..... | | RCFDB898 882,833,000 | | RCFDB899 23714 | 11. |
| 12. Fiduciary accounts held in foreign offices (included in items 10 and 11)..... | RCFNB900 0 | RCFNB901 56,000 | RCFNB902 0 | RCFNB903 36 | 12. |
| 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)..... | RCFDJ259 12,807,000 | RCFDJ260 28,303,000 | RCFDJ261 10444 | RCFDJ262 1602 | 13. |

- Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
- The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.
- Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Dollar amounts in thousands

| | | | |
|--|----------|-----------|-------|
| 14. Personal trust and agency accounts..... | RIADB904 | 272,000 | 14. |
| 15. Employee benefit and retirement-related trust and agency accounts: | | | 15. |
| a. Employee benefit - defined contribution..... | RIADB905 | 7,000 | 15.a. |
| b. Employee benefit - defined benefit..... | RIADB906 | 0 | 15.b. |
| c. Other employee benefit and retirement-related accounts..... | RIADB907 | 43,000 | 15.c. |
| 16. Corporate trust and agency accounts..... | RIADA479 | 241,000 | 16. |
| 17. Investment management and investment advisory agency accounts..... | RIADJ315 | 346,000 | 17. |
| 18. Foundation and endowment trust and agency accounts..... | RIADJ316 | 85,000 | 18. |
| 19. Other fiduciary accounts..... | RIADA480 | 0 | 19. |
| 20. Custody and safekeeping accounts..... | RIADB909 | 63,000 | 20. |
| 21. Other fiduciary and related services income..... | RIADB910 | 38,000 | 21. |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)..... | RIAD4070 | 1,095,000 | 22. |
| a. Fiduciary and related services income - foreign offices (included in item 22)..... | RIADB912 | 0 | 22.a. |
| 23. Less: Expenses..... | RIADC058 | NR | 23. |
| 24. Less: Net losses from fiduciary and related services..... | RIADA488 | NR | 24. |
| 25. Plus: Intracompany income credits for fiduciary and related services..... | RIADB911 | NR | 25. |
| 26. Net fiduciary and related services income..... | RIADA491 | NR | 26. |

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

| | (Column A) Managed Assets | | (Column B) Number of Managed Accounts | | |
|--|---------------------------|----|---------------------------------------|----|--------|
| Dollar amounts in thousands | | | | | |
| q. Investments of managed fiduciary accounts in advised or sponsored mutual funds..... | RCFDJ311 | NR | RCFDJ312 | NR | M.1.q. |

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

| Dollar amounts in thousands | | (Column A) Number of Funds | (Column B) Market Value of Fund Assets | | |
|--|----------|----------------------------|--|-------------|--------|
| Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31. | | | | | M.3. |
| 3. Collective investment funds and common trust funds: | | | | | |
| a. Domestic equity..... | RCFDB931 | 19 | RCFDB932 | 14,281,000 | M.3.a. |
| b. International/Global equity..... | RCFDB933 | 8 | RCFDB934 | 8,356,000 | M.3.b. |
| c. Stock/Bond blend..... | RCFDB935 | 36 | RCFDB936 | 15,876,000 | M.3.c. |
| d. Taxable bond..... | RCFDB937 | 26 | RCFDB938 | 62,044,000 | M.3.d. |
| e. Municipal bond..... | RCFDB939 | 0 | RCFDB940 | 0 | M.3.e. |
| f. Short term investments/Money market..... | RCFDB941 | 1 | RCFDB942 | 10,928,000 | M.3.f. |
| g. Specialty/Other..... | RCFDB943 | 1 | RCFDB944 | 69,000 | M.3.g. |
| h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)..... | RCFDB945 | 91 | RCFDB946 | 111,554,000 | M.3.h. |

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

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

| Dollar amounts in thousands | | (Column A) Securitization Vehicles | | (Column B) Other VIEs | |
|---|--|------------------------------------|-----------|-----------------------|-----------|
| 1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: | | | | | |
| a. Cash and balances due from depository institutions..... | | RCFDJ981 | 0 | RCFDJF84 | 2,000 |
| b. Securities not held for trading..... | | RCFDHU20 | 0 | RCFDHU21 | 395,000 |
| c. Loans and leases held for investment, net of allowance, and held for sale..... | | RCFDHU22 | 3,890,000 | RCFDHU23 | 6,712,000 |
| d. Other real estate owned..... | | RCFDK009 | 1,000 | RCFDJF89 | 0 |
| e. Other assets..... | | RCFDJF91 | 15,000 | RCFDJF90 | 399,000 |
| 2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: | | | | | |
| a. Other borrowed money..... | | RCFDJF92 | 214,000 | RCFDJF85 | 0 |
| b. Other liabilities..... | | RCFDJF93 | 0 | RCFDJF86 | 623,000 |
| 3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above)..... | | RCFDK030 | 0 | RCFDJF87 | 0 |
| 4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above)..... | | RCFDK033 | 0 | RCFDJF88 | 200,000 |

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

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

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



December 7, 2020

City of Riverton
Mia Harris, Finance Director
816 N. Federal Blvd
Riverton, WY 82501

Dear Mia,

Please accept our attached application to be designated an authorized depository for the City of Riverton. As a member of the Federal Deposit Insurance Corporation, city deposits will be insured up to \$250,000 and additional securities will be pledged as necessary to cover deposits above that amount.

A certified copy of the Public Fund Deposit Resolution authorizing Wyoming Community Bank to accept Public Fund Deposits is enclosed.

Please contact us at the number listed below if you require any additional information.

Sincerely,

Scott Estep, President & CEO
Wyoming Community Bank
sestep@wyocb.com
307-857-9010

Wyatt Meyer, Controller/Loan Officer
Wyoming Community Bank
wmeyer@wyocb.com
307-857-9222

APPLICATION FOR DEPOSIT OF PUBLIC FUNDS

To Whom It May Concern:

As required by Wyoming statute, formal application is hereby made by Wyoming Community Bank, Riverton, Wyoming, a corporation duly organized and existing under the laws of the State of Wyoming, to be designated an authorized depository for the City of Riverton. Wyoming Community Bank agrees to furnish and pledge securities as provided for in Wyoming Statute 9-4-821.

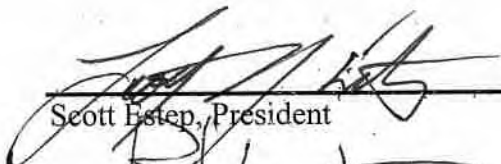
Below is a certified copy of the Public Funds Deposit Resolution approved by the Board of Directors of Wyoming Community Bank at their meeting February 20, 2020.

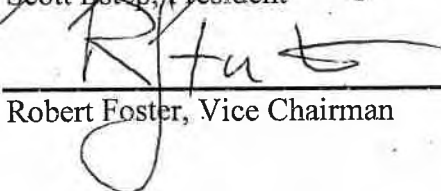
Approve the following Public Funds Deposit Resolution:

Resolved that: The application for deposit of public funds be assigned to and deposited with the Wyoming public fund entity as security for the safekeeping of all public monies that may be deposited with Wyoming Community Bank in excess of FDIC coverage. Any Executive Officer, other than the CIO/ISO, is authorized to obtain and issue credit on behalf of and in the name of Wyoming Community Bank, and to sign, execute and deliver the note, notes or other obligations of Wyoming Community Bank, in such amounts, for such length of time, at such rate of interest and upon such terms and conditions as to any of them shall seem proper and they and each of them are hereby authorized to endorse and deliver the bills receivable of the corporations for rediscount and to pledge the accounts and bills receivable, notes, stocks, bonds or other property as security for any funds so borrowed.

Kent Shurtleff made a motion to approve the above. Kraig Florquist seconded the motion. Motion carried.

We the undersigned President and Vice Chairman of Wyoming Community Bank, do hereby certify that the above is a full, true and correct copy of a resolution ratified by the Board of Directors of Wyoming Community Bank at a meeting duly called and held, and at which a quorum of said Board was present, on the 20th day of February, 2020, and that said resolution is entered upon the minute book of Wyoming Community Bank, and that it is in full force and effect at this time.



Scott Estep, President

Robert Foster, Vice Chairman

REPORT OF CONDITION

Consolidating domestic subsidiaries of
Wyoming Community Bank
in the state of WY at close of business on September 30, 2020
published in response to call made by (Enter additional information below)

The City of Riverton

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS

| | | |
|--|---------|---------|
| Cash and balances due from depository institutions: | | |
| Noninterest-bearing balances and currency and coin | | 4,380 |
| Interest-bearing balances | | 482 |
| Securities: | | |
| Held-to-maturity securities | | 0 |
| Available-for-sale securities | | 60,805 |
| Equity securities with readily determinable fair values not held for trading | | 0 |
| Federal funds sold and securities purchased under agreements to resell: | | |
| Federal funds sold | | 4,300 |
| Securities purchased under agreements to resell | | 0 |
| Loans and lease financing receivables: | | |
| Loans and leases held for sale | | 1,225 |
| Loans and leases, net of unearned income | 100,647 | |
| LESS: Allowance for loan and lease losses | 1,819 | |
| Loans and leases, net of unearned income and allowance | | 98,828 |
| Trading Assets | | 0 |
| Premises and fixed assets (including capitalized leases) | | 4,074 |
| Other real estate owned | | 0 |
| Investments in unconsolidated subsidiaries and associated companies | | 0 |
| Direct and indirect investments in real estate ventures | | 0 |
| Intangible assets (from Schedule RC-M) | | 0 |
| Other assets | | 5,861 |
| Total assets | | 179,955 |

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:

| | | |
|--|---------|---------|
| In domestic offices | | 154,268 |
| Noninterest-bearing | 47,695 | |
| Interest-bearing | 106,573 | |
| Federal funds purchased and securities sold under agreements to repurchase: | | |
| Federal funds purchased | | 0 |
| Securities sold under agreements to repurchase | | 1,482 |
| Trading liabilities | | 0 |
| Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) | | 5,653 |
| Subordinated notes and debentures | | 0 |
| Other liabilities | | 2,068 |
| Total liabilities | | 163,471 |

EQUITY CAPITAL

| | | |
|---|--|---------|
| Bank Equity Capital | | |
| Perpetual preferred stock and related surplus | | 0 |
| Common stock | | 1,200 |
| Surplus (excludes all surplus related to preferred stock) | | 5,439 |
| Retained earnings | | 8,610 |
| Accumulated other comprehensive income | | 1,235 |
| Other equity capital components | | 0 |
| Total bank equity capital | | 16,484 |
| Noncontrolling (minority) interest in consolidated subsidiaries | | 0 |
| Total equity capital | | 16,484 |
| Total liabilities and equity capital | | 179,955 |

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

I, Wyatt Meyer, Controller


(Name, Title)

of the above named bank do hereby declare
that this Report of Condition is true and
correct to the best of my knowledge and belief.

Director #1

Director #2

Director #3



CITY COUNCIL STAFF REPORT

TO: His Honor the Mayor and Members of the City Council

FROM: Kristin S. Watson, City Clerk/Human Resource Director

THROUGH: Tony Tolstedt, City Administrator

DATE: December 30, 2020

SUBJECT: OFFICIAL MEANS OF PUBLICATION – RESOLUTION NO. 1425

Recommendation: That Council approve Resolution No. 1425, designating the Riverton Ranger as the City’s primary means of publication.

Background: Pursuant to statutory regulations, the City of Riverton is required to designate a newspaper as the official means of publishing documents such as public meeting notices, minutes, salaries, etc. The Riverton Ranger is the only periodical in the community that has the basic standards required by statute to receive such a designation.

Discussion: The proposed resolution ensures that the City meets the statutory requirements for the publication process.

Alternatives: None, due to statutory regulation.

Budget Impact: The budget impact resulting from the staff recommendation is expenditures related to publication costs.

Council Goal: N/A.

RESOLUTION NO. 1425

**A RESOLUTION DESIGNATING THE OFFICIAL LEGAL NEWSPAPER
FOR THE CITY OF RIVERTON FOR CALENDAR YEAR 2021.**

WHEREAS, pursuant to Wyoming Statute 15-1-110, the governing body shall designate a legal newspaper to publish all regular and special meeting minutes; and

WHEREAS, the said statute further requires Wyoming cities and towns to designate a newspaper for the publication of all ordinances enacted by City Council, including salary publications and expenditures; and

WHEREAS, the Riverton Ranger is the sole publication vessel within the community that meets the standards set forth by Wyoming statute.

THEREFORE, BE IT RESOLVED THAT THE GOVERNING BODY OF THE CITY OF RIVERTON hereby designates The Riverton Ranger newspaper as the official newspaper for publication purposes in calendar year 2021.

PASSED, APPROVED, AND ADOPTED this 5th day of January 2021.

CITY OF RIVERTON

By: _____
Richard P. Gard
Mayor

ATTEST:

Kristin S. Watson
City Clerk/Human Resource Director